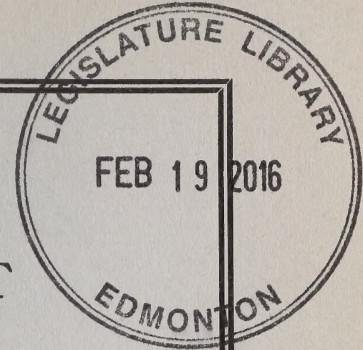


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1933



VICTORIA, B.C.  
ANNUAL REPORT  
OF THE  
**Superintendent of Insurance**  
AND  
**Fire Commissioner**  
**Alberta**

TREASURY DEPARTMENT  
*file in Tax. sec.*  
**1933**

Published by Direction of  
THE HONOURABLE J. R. LOVE  
PROVINCIAL TREASURER



EDMONTON:  
PRINTED BY W. D. MCLEAN, KING'S PRINTER  
1934



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GOVERNMENT OF THE PROVINCE OF ALBERTA

## Office of the Superintendent of Insurance

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PROVINCE OF ALBERTA,

TREASURY DEPARTMENT,

EDMONTON, AUGUST 14, 1934.

TO THE HONOURABLE J. R. LOVE,  
*Provincial Treasurer of Alberta,*  
Edmonton, Alberta.

SIR:

Pursuant to Section 20, Chapter 31, 1926, of The Alberta Insurance Act, I have the honour to submit herewith the Twenty-first Annual Report of the Insurance Department, giving abstracts of the annual statements of insurance companies authorized to do business within this Province for the year ending December 31, 1933, together with a detailed statement of all those insurers organized in the Province of Alberta.

The report further shows admissions and withdrawals during the year, together with such data as would indicate the work accomplished during 1933, also with respect to administration of The Real Estate Agents' Licensing Act.

### LEGISLATION.

During the 1933 session of The Alberta Legislature certain amendments were made to The Alberta Insurance Act, and cited "The Alberta Insurance Act, 1926, Amendment Act 1933." The amendments were proclaimed in force by Order in Council June 1, 1933. The following is a synopsis of the amendments:

Apart from Sections 107, 108, 263, 459 and 463 which were amended to effect clarification, Section 246 to Section 260 and Schedule "D" were repealed and new provisions substituted. Section 246 to Section 260 and Schedule "D" have reference to automobile insurance and were amended uniformly with those already enacted in the Provinces of Ontario, Manitoba and British Columbia, having reference to financial responsibility.

Amendments were also effected to The Real Estate Agents' Licensing Act to provide greater facility for enforcement.

### ADMISSIONS.

The following companies holding Dominion licenses have been admitted into the Province:

Urbaine Fire Insurance Company of Paris.

London & Provincial Marine & General Insurance Co., Ltd.

National Surety Corporation.

Pearl Underwriters' Agency.

## WITHDRAWALS.

Name of Company.	Date of Withdrawal.
National Surety Company of N.Y. (Business taken over by the National Surety Corporation)	August 1, 1933
Globe & Rutgers Fire Insurance Co. of N.Y.	March 25, 1933
Globe Underwriters Agency of the Globe & Rutgers Fire Insurance Company	March 25, 1933
Standard Life Assurance Company	December 31, 1933
The Workmen's Circle	December 31, 1933
Insurance Co. of the State of Pennsylvania	June 30, 1933
Empire Life Insurance Company	December 31, 1933
Home Indemnity Company of New York	December 31, 1933
United States Fire Insurance Company	December 31, 1933
British Colonial Fire Insurance Company	December 31, 1933
British Underwriters Agency of America	December 31, 1933
Laurentian Underwriters Agency of the British Colonial Fire Insurance Company	December 31, 1933
The Southern Insurance Company, Limited	December 31, 1933
Providence Underwriters Agency of the Providence Washington Insurance Company	December 31, 1933

## COMPANIES LICENSED, 1933.

On December 31, 1933, there were twenty-five Provincial and Foreign Companies and Underwriters (not Dominion Registrants) licensed. These are classified as follows:

Life Insurance	4	Miscellaneous	1
Fire and Other Classes	3	Reciprocal or Inter-Insurance	
Accident and Sickness	1	Exchanges	9
Plate Glass	1		
Mutual Fire and Other Classes	3	Total	25
Fraternal Societies	3		

On December 31, 1933, there were 272 companies (Dominion Registrants) licensed under The Alberta Insurance Act. These are classified as follows:

Accident, Sickness and Other Classes	12	Hail	1
Fire, Life and Other Classes	3	Live Stock	1
Life Insurance Only	24	Sickness and Accident	2
Life, Accident and Sickness	5	Mutual Fire and Other Classes	9
Fire Insurance Only	9	Fraternal Societies	17
Fire and Other Classes	175	Miscellaneous	8
Fire and Auto	2		
Auto Only	4	Total	272

The following special broker was licensed in 1933:

Independent Insurance Exchange, Edmonton.

## ENFORCEMENT.

During the year the Department was called upon to assist in the adjustment of a considerable number of claims, mostly by the assured, in a few cases, however, by the insurer, relying on the integrity and ability of the Department to effect a just settlement to the satisfaction of both parties without recourse to the courts. Sixty-one such cases were investigated, resulting in settlements to the assured being made totalling \$3,260.27, while a number of complaints not involving monetary transactions were also investigated and adjusted of the following nature: securing from insurers for applicants adequate protection where difficult to obtain, reinstatement of policies upon satisfactory terms when lapsed, effecting settlement of disputes over terms of contract, securing proof to establish claims, etc. The following table indicates investigations conducted of which a record has been kept in the office. Considerable inquiry was otherwise

conducted in the adjustment of a number of claims to the benefit of the insured of which no record was kept.

**LIFE INSURANCE:**

Investigations Conducted .....	27
Liability Assumed and Claims Settled .....	3
No Liability .....	8
Claim Withdrawn or Settlement not Recorded .....	16

**FIRE INSURANCE:**

Investigations Conducted .....	5
Liability Assumed and Claims Settled .....	4
No Liability .....	0
Claim Withdrawn or Settlement not Recorded .....	1

**ACCIDENT AND SICKNESS INSURANCE:**

Investigations Conducted .....	29
Liability Assumed and Claims Settled .....	14
No Liability .....	9
Claim Withdrawn or Settlement not Recorded .....	6

Continued difficulty is being experienced in the matter of misappropriation of premiums by agents, a considerable number of investigations having been undertaken during the year as a result of complaints received. Action is taken wherever warranted to the extent that Certificates of Authority held by the agents in question are either suspended or cancelled, or applications for renewal of certificates rejected. Investigations in the matter of misappropriation of trust funds also applies to The Real Estate Agents' Licensing Act, offences being similarly prosecuted.

The following tables indicate complaints of a more serious nature which have been investigated both under The Alberta Insurance Act and The Real Estate Agents' Licensing Act during the year. A considerable number of investigations of a minor nature have been undertaken other than those reported herewith, particulars of which are on file.

**INVESTIGATIONS UNDER THE ALBERTA INSURANCE ACT**

Investigations .....	11
Information laid .....	3
Convictions obtained .....	3
Licenses suspended .....	5
Licenses cancelled .....	4
Applications for licenses rejected .....	20
Delinquent Agents' fees collected .....	\$1,744.00

**CONVICTIONS**

Two months' hard labour and fine imposed of \$50.00 and costs .....	1
Fine imposed, \$20.00 and costs .....	2

**INVESTIGATIONS UNDER THE REAL ESTATE AGENTS' LICENSING ACT**

Investigations .....	5
Information laid .....	.....
Licenses cancelled .....	2
Applications for licenses rejected .....	5
Delinquent Agents' fees collected .....	\$105.00

Since a complete inspection and revalue of properties at Government institutions was conducted during the year 1932, no complete review of such institutions was undertaken during the year 1933, although whenever possible, and when an Inspector of the Department was in close proximity to such properties in connection with other duties, an inspection from a fire prevention standpoint was made. All insurance schedules were completely reviewed and revised the previous year, there being no necessity therefore to undertake a further revision in 1933, and insurance was maintained during the year at the same standard previously effected.

During the agency license year, February 15, 1933, to February 15, 1934, there were issued 3,077 Certificates of Authority in the following classes: 1,129 Life Certificates, 240 Hail Certificates, 226 Casualty Certificates, and 1,482 for Fire and Other Classes. This is a reduction of 456 over the number of certificates issued last year. There was also one Special Broker licensed and 32 Adjusters licensed during the year. A number of agents who indicated to the Department they intended to make application for licenses, or who called at the office to ascertain if licenses would be issued should application be made and who were "blacklisted" according to the records of the Department by reason of having committed infractions of The Alberta Insurance Act or The Real Estate Agents' Licensing Act, or for reason of being considered incompetent to act as agents according to information obtained, were informed such applications would be rejected, with the result that applications were not made in such cases. The endeavour of the Department is as near as possible to assist insurers to maintain a strict agency force through the system of licensing of agents, to the benefit of the general public.

The Real Estate Agents' licensing year expires June 30th annually; 257 agents' or salesmen's certificates were issued from July 1, 1933, to June 30, 1934, while 258 certificates were issued during the year 1933.

The following table shows the premiums and losses during 1933 covering all classes of insurance except life insurance:

Class of Insurance	Net Premiums Written	Net Losses Paid
Fire .....	\$3,412,409.22	\$1,316,139.50
Automobile .....	653,042.17	298,914.15
Hail .....	108,093.84	18,793.45
Accident and Sickness .....	369,612.19	223,856.00
Liability .....	47,470.80	26,066.79
Guarantee .....	111,838.94	29,750.78
Burglary .....	34,365.30	7,460.98
Plate Glass .....	30,553.10	14,128.84
Miscellaneous .....	67,009.72	26,822.31
Total.....	\$4,834,395.28	\$1,961,932.80

As compared with the figures for 1932, net premiums written in the Province show a decrease of \$681,264.54, while net losses paid also show a decrease of \$987,606.84. (It is significant to note that the decrease in insurance losses paid by insurance companies undertaking fire insurance (\$731,831.35) bears a resemblance to reduction reported in the loss by fire for the year, viz., \$1,059,879.24, as compared with the year 1932, having regard to losses uninsured and unreported.)

A comparison of life insurance premiums, disbursements to policyholders, insurance written, and at risk with those of 1932, as tabulated herewith, indicate all to have decreased during 1933 with the exception of disbursements to policyholders, which were increased.

PREMIUMS:	DISBURSEMENTS:
1932 .....	\$ 11,625,318.58
1933 .....	11,416,295.71
Decrease .....	\$ 209,022.87
INSURANCE AT RISK:	Increase .....
1932 .....	\$ 363,513,674.03
1933 .....	339,416,773.00
Decrease .....	\$ 24,096,901.03

INSURANCE WRITTEN (including revived, renewed and increased):	
1932 .....	\$44,633,145.64
1933 .....	36,219,179.00
Decrease .....	<u>\$ 8,413,966.64</u>

The Sixteenth Annual Conference of The Association of Superintendents of Insurance of the Provinces of Canada was held at the Royal York Hotel, Toronto, on September 5th, 6th, 7th and 8th. The Provinces of British Columbia, Manitoba, New Brunswick, Ontario, Quebec and Saskatchewan were represented by their respective Superintendents of Insurance and in several cases with additional representation. The Province of Alberta was represented by R. Andrew Smith, K.C., Legislative Counsel.

Upwards of seventy-five executives, underwriters and counsel from all parts of the United States and Canada, representing almost every organization within the insurance business, interested in Canadian insurance legislation and administration, were in attendance along with a local registration of more than one hundred. The National Convention of Insurance Commissioners was represented by its President, the Honourable Garfield W. Brown, Commissioner of Insurance for the State of Minnesota.

Minutes of Proceedings of the Conference are printed in full and are on file.

#### ANNUAL INSPECTION OF INSURERS.

During the year regular inspection of Provincial Insurers was undertaken, complete and detailed reports made and filed, while several joint inspections with representatives of other provincial insurance departments, under arrangement through the Association of Superintendents of Insurance of the Provinces of Canada, have been made.

No important changes have been made in the forms of annual statement blanks in use since last year. The Standing Committee on Blanks of the Association, however, at the last conference recommended that Form No. S-5 Modified (Other than Life) be amended by deleting columns 2, 3, and 4 of Schedule I, columns 2 and 3 of Schedule II, and columns 2, 3, 5, 6, 8 and 9 of Schedule III. Accordingly, these amendments were effective commencing with statements of insurers for the year ending December 31, 1933.

The preceding reports of provincial or extra-provincial companies are set forth in detail. The financial statements recorded of provincial insurers are taken from examination reports made by the Department, others as filed by the company. Tables are appended showing the premiums and losses in various classes of insurance business transacted in the Province by the individual companies, also amounts written and at risk. Tables appended showing premiums written and losses incurred by the various insurers with respect to life insurance, fire, hail and automobile insurance have been tabulated in a more elaborate form, supplying a greater degree of information.

All of which is respectfully submitted.

Your obedient servant,

HENRY BRACE,

*Superintendent of Insurance.*

## ALBERTA LIFE &amp; ACCIDENT INSURANCE COMPANY, LIMITED

HEAD OFFICE: 1009-1010 LANCASTER BUILDING, CALGARY, ALBERTA.

Incorporated, May, 1907. Commenced Business, October, 1911.

## Officers:

Dr. John Ferguson, President.....	Calgary, Alberta
J. D. D. Spence, General Manager.....	Calgary, Alberta
Miss M. E. Harkley, Secretary.....	Calgary, Alberta
Miss E. M. P. Spence, Treasurer.....	Calgary, Alberta

## Directors:

John Ferguson, M.D., J. D. D. Spence, Miss M. E. Harkley, Pauline Spence,  
 F. E. Sandercock, Rev. J. E. Todd, A. M. Shaver, C. H. Marshall,  
 Miss Nancy Spence, H. M. Jenkins.

## CAPITAL STOCK

Amount of Capital Stock Authorized .....	\$1,000,000.00
Number of Shares: 5,000 Ordinary, Par Value \$100.00.	
5,000 Preferred, Par Value \$100.00.	
Amount Subscribed .....	231,950.00

Amount Paid in Cash .....	31,212.50
---------------------------	-----------

## FINANCIAL STATEMENT (December 31st, 1933)

## ASSETS

Value of Bonds and Debentures, held solely for the protection of policyholders on deposit with the Government of the Province of Alberta:

	Amortized Value	Market Value	Book Value
City of Victoria Debentures, 1952, 4% .....	\$ 5,850.00	\$ 4,712.50	\$ 6,500.00
City of Calgary Debenture, 1942, 4½% .....	480.00	497.50	500.00
Calgary School Board Debentures, 1936, 4½% .....	2,940.00	2,745.00	3,000.00
Western Grain Company Debentures, 1949, 6% .....	2,640.00	1,890.00	3,000.00
	<hr/>	<hr/>	<hr/>
	\$11,910.00	\$ 9,845.00	\$13,000.00

Held by the Company at Head Office:

City of Victoria Debentures, 1952, 4% .....	\$3,150.00	\$2,537.50	\$ 3,500.00
Western Grain Company Debentures, 1949, 6% .....	2,640.00	1,890.00	3,000.00
Dominion Tar & Chemical Co. Debenture, 1949, 6% .....	1,000.00	820.00	1,000.00
United Corporation, Limited, 1953, 5% .....	490.00	511.00	700.00
Canada Paper Company, 1945, 6% .....	1,320.00	900.00	1,500.00
	<hr/>	<hr/>	<hr/>
	\$8,600.00	\$6,658.50	\$9,700.00

Debentures in Default:

Republic of Columbia, 1961, 6% .....	\$2,000.00	\$1,240.00	\$ 4,000.00
Consolidated Paper Co., 1961, 5½% .....	300.00	210.00	1,000.00
Great Lakes Paper Co., 1950, 6% .....	1,200.00	1,200.00	3,000.00
Drumheller Consolidated Collieries, 1943, 7% .....	750.00	.....	3,000.00
	<hr/>	<hr/>	<hr/>
	\$4,250.00	\$2,650.00	\$11,000.00
	<hr/>	<hr/>	<hr/>
			\$33,700.00

Value of Stocks:

Medicine Hat Greenhouses, 10 shares at \$100.00 per share .....	\$ 200.00	\$1,000.00
United Dairies, Limited, 20 shares at \$10.00 per share .....	620.00	2,000.00
Canadian Hydro Electric, 15 shares at \$100.00 per share .....	975.00	1,500.00
	<hr/>	<hr/>
	\$1,795.00	\$4,500.00
	<hr/>	<hr/>
		\$4,500.00

Cash on Hand at Head Office .....	\$ 5.00
Interest Accrued .....	\$397.19
Dividends Due .....	27.50
Bills Receivable, respecting business written on and after October 1, 1933 .....	424.69
Furniture and Fixtures .....	53.00
All Other Assets:	535.00
Suspense Account .....	\$4,266.51
Prepaid Licenses .....	220.00
Gross Assets .....	4,486.51
Deduct Assets Not Admitted:	
Deficiency of Market under Book Value of Securities .....	\$17,251.50
Suspense Account .....	4,266.51
Furniture and Fixtures .....	535.00
	22,053.01
Total Admitted Assets .....	\$21,651.19

## LIABILITIES

Total Provision for Unpaid Claims .....	\$ 75.00
Total Net Reserve (carried out at 100%) .....	1,800.55
Expenses Due and Accrued .....	203.30
All Other Liabilities:	
Endowment Reserve .....	\$4,416.55
Bank of Montreal Current Account .....	33.14
	4,449.69
Total Liabilities Excluding Capital Stock .....	\$ 6,528.54
Capital Stock Paid in Cash .....	\$31,212.50
Deficit in Profit and Loss Account .....	16,089.85
	15,122.65
Total Liabilities .....	\$21,651.19

## PROFIT AND LOSS ACCOUNT

Net Premiums Written .....	\$ 7,130.52
Reserve of Unearned Premiums:	
At Beginning of Year .....	\$ 1,707.53
At End of Year .....	1,800.55
Increase .....	\$ 93.02
Net Premiums Earned .....	\$ 7,037.50
Net Losses and Claims Incurred .....	\$ 1,372.98
Commissions .....	3,278.72
Taxes .....	319.18
Salaries, Fees, and Travelling Expenses .....	2,308.20
All Other Expenses .....	864.93
Total Claims and Expenses .....	\$ 8,144.01
Underwriting Loss .....	\$ 1,106.51
Other Revenue:	
Interest Earned .....	\$1,443.78
Increase in Market Value of Investments .....	2,346.20
Adjustment Endowment Reserve .....	2,253.65
	6,043.63
Net Profit for the Year .....	\$ 4,937.12

## SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of Assets over Liabilities (excluding Capital Stock) at Beginning of Year .....	\$10,185.53
Net Profit for the Year .....	4,937.12
Surplus of Assets over Liabilities (excluding Capital Stock) at End of Year.....	<u>\$15,122.65</u>

## CENTRAL CANADIAN INSURANCE COMPANY

HEAD OFFICE: 1006 MCARTHUR BUILDING, WINNIPEG, MANITOBA.

Incorporated, April 8, 1926. Commenced Business, July 7, 1926.

Commenced Business in Alberta on September 1st, 1927.

*Officers:*

President .....	J. B. Nicholson
Vice-President .....	Col. A. L. Young
Vice-President .....	N. J. Taylor
Vice-President .....	A. L. Koyl
Secretary .....	J. R. Morgan
General Managers .....	Fess & Smith, Ltd.
Treasurer .....	T. G. Breck

*Directors:*

H. H. Smith, J. L. Bowman, K.C., W. P. Fess, J. R. Garden, C. Wilson, John Huggard, D. Bannatyne, J. B. Nicholson, Col. A. L. Young, N. J. Taylor, A. L. Koyl, J. R. Morgan.
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Amount deposited with the Government of Alberta .....	\$57,000.00
(Reciprocal Deposit held in Winnipeg)	

## CAPITAL STOCK.

Amount of Capital Stock Authorized .....	\$500,000.00
--	--------------

Number of Shares, 5,000. Par Value \$100.00
---

	Amount	Amount
	Subscribed for	Paid in Cash
Capital stock at beginning of year .....	\$325,300.00	\$ 77,977.65
Calls on capital received during year .....	.....	209.56
Capital stock at end of year .....	<u>\$325,300.00</u>	<u>\$ 78,187.21</u>

*Premium on Capital Stock*

Total amount paid as premium on capital stock at beginning of year .....	\$27,666.33
Amount received during the year .....	108.93
Total amount paid to 31st December, 1933 .....	<u>\$27,775.26</u>

## FINANCIAL STATEMENT (December 31st, 1933)

(As filed by the Company—not examined)

## ASSETS

Book value of bonds, debentures and debenture stocks owned .....	\$112,750.77
Cash on hand and in Banks:	
On hand at Head Office .....	\$ 1,782.66
In Chartered Banks of Canada in Canada .....	<u>21,193.87</u>
	22,976.53

Interest accrued .....	\$ 1,092.66
Agents' balances and premiums uncollected .....	10,783.34
Bills receivable .....	6,735.65
Amount due from reinsurance on losses already paid .....	147.44
Plans .....	600.00
Furniture and fixtures .....	766.65
Prepaid licenses .....	995.00
Commission due from reinsurance companies .....	1,760.30

Gross Assets ..... \$158,608.34

Deduct Assets not admitted:

Agents' balances on premiums written prior to 1st Oct., 1933 .....	\$ 285.99
Plans .....	600.00
Furniture and fixtures .....	766.65
Deficiency of market under book value of bonds and debentures .....	2,134.27
Bills receivable re subscription of Capital Stock .....	6,235.65

10,022.56

Total Assets ..... \$148,585.78

LIABILITIES

	In the Province.	Elsewhere.	Total.
Total provision for unpaid claims .....	\$ 5.00	\$ 3,222.30	\$ 3,227.30
Total net reserve \$44,629.11, carried out at 80% thereof .....	4,470.86	31,232.43	35,703.29
Taxes due and accrued .....			1,358.96
Reinsurance premiums .....			3,014.40
Return premiums .....			413.36
Outstanding cheques .....			1,668.08
Sundry accounts payable .....			640.07
Contingent commissions .....			1,281.29
 Total Liabilities (excluding Capital Stock) .....			\$ 47,306.75
Capital Stock paid in cash and notes .....	\$81,325.00		
Surplus in Profit and Loss Account .....	29,976.59		
 Excess of assets over liabilities (surplus for protection of policyholders) .....			\$101,279.03
 Total Liabilities .....			\$148,585.78

PROFIT AND LOSS ACCOUNT

	In the Province.	Elsewhere.	All Business.
Net premiums written .....	\$6,652.19	\$49,709.87	\$56,362.06
Reserve of unearned premiums:			
At beginning of year .....	4,141.03	34,224.75	38,365.78
At end of year .....	4,470.86	31,232.43	35,703.29
Increase or decrease .....	\$ 329.83	\$ 2,992.32	\$ 2,662.49
Net premiums earned .....	\$6,322.36	\$52,702.19	\$59,024.55
Net losses and claims incurred .....	\$2,197.86	\$16,317.02	\$18,514.88
Net adjustment expenses .....	371.72	2,062.92	2,434.64
Commissions .....			19,721.61
Taxes .....			3,362.45
Salaries, fees and travelling expenses .....			1,733.33
Management fee .....			2,000.00
All other expenses .....			6,457.87
 Total claims and expenses .....			\$54,224.78
 Underwriting profit .....			\$ 4,799.77
 Other revenue .....			\$ 5,491.94
 Other expenditure .....			\$ 1,995.24
 Net Profit for the year .....			\$ 8,296.47

## SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year .....	\$ 87,092.59
Net Profit for the year 1933 .....	8,296.47
	<hr/>
Decrease in unadmitted assets .....	\$ 95,389.06
	6,471.50
	<hr/>
Increase in unadmitted assets .....	\$101,860.56
	581.53
	<hr/>
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year.....	\$101,279.03
	<hr/>

## THE EMPIRE LIFE INSURANCE COMPANY

HEAD OFFICE: 255 BAY STREET, TORONTO, ONTARIO.

Incorporated, January 11, 1923. Commenced Business in Alberta, Oct. 1, 1927.  
Withdrew from Province December 31, 1933.

*Officers:*

President .....	C. P. Fell
Vice-President .....	A. H. K. Russell
Secretary and Treasurer .....	J. R. Paterson
General Manager and Actuary .....	L. T. Boyd

*Directors:*

B. R. McKenzie, J. M. Vaughan, A. J. Walker, C. P. Fell, A. H. Keith Russell,  
G. M. Orr, G. J. Guy, A. H. Vanderburgh.

Auditors: E. J. Howson, F.C.A., and A. B. Shepard, F.C.A., of the firm of  
Thorne, Mulholland, Howson & McPherson.

Amount deposited with the Government of Alberta..... \$20,040.97

## CAPITAL STOCK.

Amount of Capital Stock authorized..... \$5,000,000.00  
Number of Shares, 50,000. Par Value, \$100.00

	Amount.	Amount.
Subscribed for.		Paid in Cash.
Capital stock at beginning of year.....	\$2,607,500.00	\$623,360.00
Capital stock issued during year .....	10,000.00	2,500.00
	<hr/>	<hr/>
Total.....	\$2,617,500.00	\$625,860.00
Deduct capital stock forfeited or cancelled .....	500.00	125.00
	<hr/>	<hr/>
Capital stock at end of year .....	\$2,617,000.00	\$625,735.00
	<hr/>	<hr/>

*Premium on Capital Stock.*

Total amount paid as premium on capital stock at beginning of year \$928,720.00  
Amount received during the year .....

Total amount paid to December 31st, 1933 ..... \$928,720.00

## FINANCIAL STATEMENT (December 31st, 1933)

## SYNOPSIS OF LEDGER ACCOUNTS

As at December 31st, 1932:

Net ledger assets .....	\$2,203,373.97
Other ledger liabilities as follows:	
Policy proceeds left with company .....	13,159.08
Balances due agents .....	614.95
Reserve for depreciation in market value under book value of securities....	221,191.66
Total ledger assets.....	\$2,438,339.66

Increase in ledger assets in 1933:

Income .....	\$ 585,563.88
Increase in ledger liabilities as follows:	
Increase in capital stock .....	2,375.00
Total increase .....	\$ 587,938.88
Total .....	\$3,026,278.54

Decrease in ledger assets in 1933:

Disbursements .....	\$ 385,959.42
Amount by which ledger assets were written down.....	2,110.68
Forfeited shares reinstated .....	1,425.00
Total decrease .....	\$ 389,495.10

As at December 31st, 1933:

Net ledger assets .....	\$2,387,028.11
Other ledger liabilities as follows:	
Policy proceeds left with company .....	9,341.48
Deficiency of market value under book value of securities .....	223,691.66
Reserve for contingencies .....	16,000.00
Balance due agents .....	722.19
Total ledger assets .....	\$2,636,783.44
Total .....	\$3,026,278.54

## ASSETS

(As filed by the Company—not examined)

## LEDGER ASSETS

Book value of real estate held for sale .....	\$ 26,047.60
Mortgage loans on real estate (first mortgages).....	\$532,621.87
Agreements for sale .....	10,750.00
	543,371.87

Amount secured by the Company's policies in force, the reserve  
on each policy being in excess of all indebtedness:

Loans to policyholders .....	\$199,401.21
Advances to policyholders under automatic non-for- feiture provisions .....	67,359.01
	266,760.22

Book value of bonds, debentures and debenture stocks owned:

Not in default .....	\$784,004.12
In default .....	10,021.00

	794,025.12
Book value of stocks owned .....	997,855.28

Cash on hand and in banks:

On hand at head office .....	\$ 4,134.46
In chartered banks of Canada in Canada .....	3,270.00
In all other banks and depositories .....	225.00

Total ledger assets .....	\$2,636,783.44
	1,093.89

## NON-LEDGER ASSETS

Interest due, \$10,358.70; accrued, \$23,464.50 .....	\$ 33,823.20
Net premiums due and uncollected and deferred .....	90,111.75
Net consideration for annuities due and uncollected and deferred .....	3,608.99
Rents due .....	112.50
All other non-ledger assets .....	982.92
Total non-ledger assets .....	\$ 128,639.36
Total assets .....	\$2,765,422.80

## LIABILITIES

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain .....	\$1,977,243.00
Provision for unpaid death losses and disability claims .....	16,236.26
Amounts left with company (arising out of assurance contracts), including interest accumulations .....	9,341.48
Received from policyholders in advance: Premiums .....	8,166.83
Provincial, municipal and other taxes due and accrued .....	8,086.30
Salaries, rents and office expenses due and accrued .....	2,454.69
Medical examiners' fees due and accrued .....	640.00
Commissions to agents due and accrued .....	722.19
Deficiency of market value under book value of securities .....	223,691.66
Reserve for loss on investments .....	16,000.00
	\$2,262,582.41
Capital stock paid in cash .....	\$625,735.00
Deficit .....	122,894.61
	502,840.39
Total Liabilities, Surplus and Capital .....	\$2,765,422.80

## INCOME RECEIPTS

	First Year.	Renewals.	Single.	Totals.
Assurance premiums .....	\$33,828.70	\$439,745.78	\$2,466.20	\$476,040.68
Less reinsurance premiums paid .....	185.18	18,558.98		18,744.16
Total net premium income .....	\$33,643.52	\$421,186.80	\$2,466.20	\$457,296.52
Total net premium income and consideration for annuities .....				\$477,620.69
Amounts left with the Company at interest (arising out of assurance contracts) .....				1,132.40
Interest and dividends .....				102,729.45
Gross rents from Company's property .....				1,062.50
All other income .....				3,018.84
Total income .....				\$585,563.88

## EXPENDITURE DISBURSEMENTS

In respect of assurance contracts:	
Death, endowment and disability claims:	
Death Claims .....	\$ 78,057.28
Matured Endowments .....	21,000.00
Disability Claims .....	13,194.97
Totals .....	\$112,252.25
Net surrender values .....	103,430.59
Net dividends: In cash .....	4,069.21
Total net disbursements in respect of assurance contracts .....	\$219,752.05
In respect of life annuity contracts:	
Cash payments to annuitants .....	\$1,719.60
Waiver of premiums .....	1,091.93
Totals .....	2,811.53
Total net disbursements in respect of assurance and annuity contracts .....	\$222,563.58
Net payments on supplementary contracts .....	4,950.00

Amounts left with the Company and interest accumulations withdrawn.....	\$ 452.74
Taxes, licenses and fees.....	9,211.92
Head Office expenses: Salaries, \$35,506.67; Directors' fees, \$765.00; Auditors' fees, \$1,250.00; Travelling expenses, \$1,646.37; Rents, \$2,973.62; Miscellaneous, \$4,384.86.....	46,526.52
Branch Office and Agency expenses: Assurance commissions—first year, \$25,651.09; renewal, \$9,308.01; Advanced to agents, \$2,199.62; Salaries, \$24,095.30; Travelling expenses, \$23,732.23; Miscellaneous, \$453.46.....	85,439.71
All other expenses: Advertising, \$1,164.83; Office furniture, \$790.92; Books and periodicals, \$95.40; Postage, \$1,702.24; Express, telegrams and telephones, \$941.13; Printing and stationery, \$4,863.36; Legal fees, \$2,420.23; Medical fees, \$1,673.00; Miscellaneous, \$3,163.84.....	16,814.95
<b>Total Disbursements .....</b>	<b>\$385,959.42</b>

## EXHIBIT OF POLICIES

Classification	Whole	Endowment	Term and	Bonus	Totals	
	Life	Assurances	other	Addi-		
No.	Amount.	No.	Amount.	No.	Amount.	
At end of 1932.....	6209	\$11,767,780	2424	\$4,218,611	250	\$1,038,811
New issued .....	958	1,479,859	305	733,783	49	168,817
Old revived .....	130	270,475	33	60,710	4	15,000
Old increased .....		12,370		12,677		1,000
Transferred to .....	42	106,510	21	39,778	6	11,000
<b>Totals.....</b>	<b>7339</b>	<b>\$13,636,994</b>	<b>2783</b>	<b>\$5,065,559</b>	<b>309</b>	<b>\$1,234,628</b>
Less ceased by:						
Death .....	24	\$ 84,000	12	\$ 19,903	3	\$ 8,500
Maturity .....		.....	2	21,000	....	.....
Expiry .....		.....		3	56,000	.....
Surrender .....	438	894,030	164	258,485	....	2,192
Lapse .....	739	1,196,125	157	252,379	48	190,291
Decrease .....		105,833		59,531	....	9,792
Not taken .....	138	313,934	71	182,981	2	15,000
Transferred from ...	22	55,350	43	87,317	6	29,500
<b>Total ceased.....</b>	<b>1361</b>	<b>\$ 2,649,272</b>	<b>449</b>	<b>\$ 881,596</b>	<b>62</b>	<b>\$ 309,083</b>
<b>At end of 1933.....</b>	<b>5978</b>	<b>\$10,987,722</b>	<b>2334</b>	<b>\$4,183,963</b>	<b>247</b>	<b>\$ 925,545</b>
Reinsured .....		.....	.....	94,652	.....	83,972
	.....	.....	.....	.....	.....	.....
	.....	.....	.....	.....	.....	738,829

## MISCELLANEOUS

New policies issued and paid for in cash: No record. Gross amount: No record. Reinsured: No record. Claims reinsured: Death claims, \$40,000. Matured endowments: Nil. Total amount in force divided as to dividend plan: Annual, \$147,633. Quinquennial, \$866,639. Deferred, \$4,657,256. Non-participating, \$10,449,575. Total, \$16,121,103. Additional accidental death benefits: Gross amount issued: \$3,136,721. Reinsured: \$523,784. Terminated by accidental death: \$3,000. Reinsured: Nil. In force: \$3,133,721. Reinsured: \$523,784.

## STATEMENT OF ACTUARIAL LIABILITIES—ASSURANCE SECTION

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	No.	Amount.	Reserve.	Amount.	Reserve.
Ordinary with Profits:					
Life .....	2346	\$ 4,378,328	\$ 541,022	\$ 97,749	\$ 9,749
Endowment Assurance .....	829	1,253,327	233,323	16,088	955
Term, etc. ....	3	16,000	149	.....	.....
Bonus Addition .....		23,873	11,361	.....	.....
Additional accidental death					
benefits .....		(898,750)	449	(92,000)	46
Disability benefits .....		(1,104,733)	10,967	(21,750)	174
<b>Totals.....</b>	<b>3178</b>	<b>\$ 5,671,528</b>	<b>\$ 797,271</b>	<b>\$113,837</b>	<b>\$10,924</b>

	No.	Amount.	Reserve.	Amount.	Reserve.
<b>Ordinary without Profits:</b>					
Life .....	3632	\$ 6,609,394	\$ 753,005	\$ 462,456	\$ 48,866
Endowment Assurance .....	1505	2,930,636	528,319	78,564	1,960
Term, etc. ....	244	909,545	7,212	83,972	469
Additional accidental death benefits .....	.....	(2,234,971)	1,118	(431,784)	216
Disability benefits .....	.....	(2,200,305)	22,345	(65,000)	492
<b>Totals.....</b>	<b>5381</b>	<b>\$10,449,575</b>	<b>\$1,311,999</b>	<b>\$624,992</b>	<b>\$52,003</b>
<b>Grand Totals.....</b>	<b>8559</b>	<b>\$16,121,103</b>	<b>\$2,109,270</b>	<b>\$738,829</b>	<b>\$62,927</b>

## ANNUITY SECTION

Class of Annuity	Gross in Force			Reinsured in Companies Licensed in the Province	
	No.	Annual Payment.	Reserve.	Annual Payment.	
				Reserve.	.....
<b>With Profits:</b>					
Life Annuities Proper .....	1	\$ 200.00	\$ 1,546.00	.....	.....
Disability Annuities .....	4	960.00	2,995.00	.....	.....
<b>Totals.....</b>	<b>5</b>	<b>\$1,160.00</b>	<b>\$ 4,541.00</b>	<b>.....</b>	<b>.....</b>
<b>Without Profits:</b>					
Life Annuities Proper .....	10	\$1,598.45	\$15,647.00	.....	.....
Not involving life contin- gencies .....	1	129.60	872.00	.....	.....
Disability Annuities .....	7	3,000.00	19,816.00	\$ 600.00	\$4,027.00
<b>Totals .....</b>	<b>18</b>	<b>\$4,728.05</b>	<b>\$36,335.00</b>	<b>\$ 600.00</b>	<b>\$4,027.00</b>
<b>Grand Totals .....</b>	<b>23</b>	<b>\$5,888.05</b>	<b>\$40,876.00</b>	<b>\$ 600.00</b>	<b>\$4,027.00</b>

## SUMMARY OF RESERVE

	With Profits.	Without Profits.	Total.
Total reserve, assurance and annuity contracts.....	\$801,812	\$1,348,334	\$2,150,146
Total reserve on reinsured contracts .....	10,924	56,030	66,954
Total net reserve on the Company's basis of val- uation before deduction permitted by statute.....	790,888	1,292,304	2,083,192
Deduction made therefrom .....	34,920	71,029	105,949
Full deduction permitted, adjusted for reinsured, being .....	(34,920)	(71,029)	(105,949)
Net reserve carried in the liabilities .....	755,968	1,221,275	1,977,243
Net reserve computed on the statutory basis (without deduction) .....	790,888	1,292,304	2,083,192
Reserve maintained by the Company in excess of the statutory reserve .....	Nil	Nil	Nil

## GERMAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: WETASKIWIN, ALBERTA.

Commenced Business in Alberta, April 20th, 1909.

Ceased Business, January 15th, 1934.

(Business reinsured with Wawanesa Mutual Insurance Company,  
Wawanesa, Manitoba)*Officers:*

(As at date of filing Statement)

Richard Ballhorn, President .....	Wetaskiwin, Alberta
J. A. Wingblade, Vice-President .....	Wetaskiwin, Alberta
A. Reist, Secretary-Treasurer .....	Wetaskiwin, Alberta

*Directors:*T. H. Howes, T. T. Jevene, A. Sommers, H. Stroheim, R. Kasur.  
Auditor: J. H. Walker, Wetaskiwin, Alberta.

Total Assets .....	\$1,616.77
Total Income .....	5,570.31
Total Liabilities .....	Nil
Total Disbursements .....	4,890.59

## HOME ASSURANCE COMPANY OF CANADA

HEAD OFFICE: 403 LANCASTER BUILDING, CALGARY, ALBERTA.

Incorporated, April, 1918. Commenced Business in Alberta, July 1st, 1923.

Licensed in Alberta, British Columbia and Saskatchewan.

*Officers:*

F. A. Ogilvie, President and General Manager .....	Calgary, Alberta
A. Corrie, Vice-President .....	Creston, B.C.
G. A. Wilson, Secretary-Treasurer .....	Calgary, Alberta

*Directors:*

F. A. Ogilvie, A. Corrie, Dr. W. D. Dixon, E. Roberts, G. Fisher, H. Wingfield, J. G. Norstrant, G. A. Wilson, D. A. Fraser.

Licensed in Alberta to transact Fire, Accident and Sickness, Automobile, Inland Transportation, Plate Glass and Guarantee Insurance.

## CAPITAL STOCK.

Amount of Capital Stock authorized:

Number of Shares, 5,000. Par Value \$100.00 .....	\$500,000.00
Amount subscribed .....	500,000.00
Amount paid in cash .....	60,632.00
Total amount paid as premium on Capital Stock, December 31, 1933	38,471.60

## FINANCIAL STATEMENT (December 31st, 1933)

## ASSETS

## Value of Bonds and Debentures:

Held solely for the protection of policyholders  
(Reciprocal deposit) on deposit with the  
Government of the Province of Alberta.

	Par Value.	Authorized Value.	Book Value.
Grand Trunk Pacific Railway Debentures, 1962, 3% .....	\$ 6,326.58	\$ 4,807.76	\$ 4,525.06
Canadian National Railway Debentures, 1954, 5% .....	15,500.00	16,275.00	15,500.00
Canadian National Railway Debenture, 1954, 4½% .....	1,000.00	1,000.00	987.00
Dominion of Canada Debentures, 1946, 4½% .....	2,000.00	2,000.00	1,958.49
Dominion of Canada Debentures, 1940, 4½% .....	5,000.00	5,000.00	4,883.46
Province of Alberta Saving Certificates, Demand, 4½% .....	3,000.00	3,000.00	3,000.00
Province of Alberta Debentures, 1943, 5% .....	10,000.00	10,300.00	9,950.00
Province of Alberta Debenture, 1957, 4% .....	500.00	455.00	412.50
Province of Alberta Debentures, 1958, 4½% .....	3,000.00	2,940.00	2,910.00
Province of Alberta Debentures, 1960, 4½% .....	13,000.00	12,740.00	11,582.50
Province of Saskatchewan Debentures, 1957, 4% .....	6,000.00	5,460.00	4,950.00
City of Calgary Debentures, 1942, 4½% .....	4,866.66	4,672.00	4,634.72
	\$ 70,193.24	\$ 68,649.76	\$ 65,293.73
Held by the Company at Head Office:			
Dominion of Canada Debentures, 1941, 5% .....	10,000.00	9,900.00	9,900.00
Province of Alberta Debentures, 1943, 5% .....	9,000.00	9,270.00	8,893.08
Province of Alberta Debentures, 1956, 4½% .....	2,000.00	1,960.00	2,340.00
Province of Alberta Debentures, 1958, 4½% .....	12,000.00	11,760.00	11,647.12
Province of Alberta Debentures, 1967, 4½% .....	3,000.00	2,940.00	2,918.23
Province of Saskatchewan Debentures, 1945, 4½% .....	5,000.00	4,950.00	4,947.50
Province of Saskatchewan Debentures, 1960, 4½% .....	5,000.00	4,900.00	4,800.00
Grand Trunk Pacific Railway Debenture, 1962, 3% .....	1,946.64	1,479.45	1,392.32
E.D. & B.C. Railway Debentures, 1944, 4½% .....	7,000.00	6,860.00	6,836.85
C.N.W. Railway Guaranteed Debenture Stock, 1942, 4½% .....	1,459.98	1,416.07	1,259.98
City of Calgary Debentures, 1935, 5% .....	5,000.00	5,000.00	4,768.27
City of Calgary Debentures, 1944, 5½% .....	2,000.00	2,100.00	1,765.00
City of Calgary Debenture, 1945, 4½% .....	1,000.00	960.00	772.50
City of Calgary Debentures, 1947, 4½% .....	2,000.00	1,920.00	1,690.00
City of Calgary Debenture, 1951, 6% .....	1,000.00	1,130.00	920.00
City of Lethbridge Debentures, 1943, 5% .....	4,886.66	4,818.00	4,618.03
City of Lethbridge Debentures, 1945, 5% .....	3,000.00	2,940.00	2,969.30
Sheep Creek School District Debentures, 1943, 5½% .....	2,081.15	1,230.00	1,580.07
Gatineau Power Company Public Utility Debentures, 1941, 6% .....	2,500.00	2,250.00	1,775.00
New Westminster Harbor Commission Gold Debentures, 1948, 4¾% .....	2,000.00	2,040.00	1,950.00
	\$152,047.67	\$148,473.28	\$143,036.98
Mortgage Loans on Real Estate (First Mortgages) Cash on hand and in banks:			
On hand at Head Office .....	\$ 1,324.84		
On deposit, Royal Bank of Canada, Calgary .....	15,076.34		
On deposit, Royal Bank of Canada, Vancouver .....	1,525.83		
			17,927.01
Interest Accrued .....			1,682.84
Agents' Balances and Premiums Uncollected:			
Written on or after 1st of October, 1933 .....	\$2,400.62		
Written prior to 1st of October, 1933 .....	853.52		
			3,254.14
Furniture and Fixtures .....			2,487.96
All other assets (electric light deposit) .....			3.00
Gross Assets .....			\$180,137.69

## Deduct Assets Not Admitted:

Agents' Balances and Premiums Uncollected, written prior to 1st of October, 1933 .....	\$ 853.52
Furniture and Fixtures .....	2,487.96
	<u>3,341.48</u>

## Total Admitted Assets

\$176,796.21

## LIABILITIES

	In Alberta		Elsewhere		Total
	Gross Amount	Net Amount	Gross Amount	Net Amount	
<b>Total provision for Unpaid Claims:</b>					
Accident and Sickness .....	\$5,444.40	\$5,444.40	\$6,566.20	\$6,566.20	\$12,010.60
Automobile .....	1,334.40	1,334.40	1,500.00	1,500.00	2,834.40
	<u>\$6,778.80</u>	<u>\$6,778.80</u>	<u>\$8,066.20</u>	<u>\$8,066.20</u>	<u>\$14,845.00</u>
<b>In Alberta</b>					
<b>Elsewhere</b>					
	Net Premiums	Reserve	Net Premiums	Reserve	Total Reserve
<b>Net Reserve (Carried out at 100%):</b>					
Fire .....	\$ 580.80	\$ 456.94	\$ 1,045.35	\$ 867.26	\$ 1,324.20
Automobile .....	3,014.90	1,686.16	1,507.44	442.42	2,128.58
Accident and Sickness .....	13,619.15	9,005.55	35,876.49	19,005.26	28,010.81
Guarantee Bond .....	229.00	88.50	.....	.....	88.50
Inland Transportation .....	805.37	225.41	.....	.....	225.41
Plate Glass .....	118.00	98.00	.....	.....	98.00
	<u>\$18,337.22</u>	<u>\$11,560.56</u>	<u>\$38,429.28</u>	<u>\$20,314.94</u>	<u>\$31,875.50</u>
Cash dividends to Shareholders due and unpaid .....				\$ 198.00	
Declared but not yet due .....					2,421.00
<b>Taxes due and accrued:</b>					
Special War Revenue Act, 1915 .....				\$ 267.68	
Income War Tax Act, 1917 .....				937.30	
Other Provincial or State Premium Tax .....				1,494.61	2,699.59
Special Reserve (Part "L" Accident and Sickness Policies) .....					5,500.00
All Other Liabilities .....					3,985.57
<b>Total Liabilities Excluding Capital Stock .....</b>					
Capital Stock paid in cash .....				\$60,632.00	
Surplus in Profit and Loss Account .....				54,639.55	
					<u>115,271.55</u>
<b>Total Liabilities .....</b>					
					<u>\$176,796.21</u>

## PROFIT AND LOSS ACCOUNT

	In Alberta		Elsewhere		Total Net Premiums
	Gross Premiums Written	Net Return Premiums	Gross Premiums Written	Net Return Premiums	
	(Reinsurance) (\$520.60)		(Reinsurance) (\$965.71)		
Fire .....	\$ 550.80	\$ 30.20	\$ 1,045.35	\$ 79.64	\$ 109.84
Automobile .....	3,784.80	252.83	3,531.97	988.96	4,458.44
Accident and Sickness..	30,624.80	1,098.41	29,526.39	63,985.86	91,838.36
Guarantee Bond .....	249.00	20.00	229.00	.....	229.00
Inland Transportation .....	4.70	.....	4.70	.....	4.70
Plate Glass .....	118.00	118.00	.....	.....	118.00
	<u>\$35,332.10</u>	<u>\$1,891.84</u>	<u>\$33,440.26</u>	<u>\$65,020.17</u>	<u>\$63,318.08</u>
					<u>\$96,758.34</u>

## Reserve of unearned premiums:

	Alberta.	Elsewhere.	Total.
At beginning of year .....	\$11,858.75	\$20,250.77	\$32,109.52
At end of year .....	11,560.56	20,314.94	31,875.50
Decrease .....	298.19	64.17	234.02
Net premiums earned .....	33,738.45	63,253.91	96,992.36
Net losses and claims incurred .....	16,824.72	21,920.54	38,745.26
Commissions .....	7,869.04	17,589.82	25,458.86
Taxes .....	505.01	4,350.27	4,855.28
Salaries, fees and travelling expenses .....	14,060.00	4,741.75	18,801.75
All other expenses .....			10,772.89
 Total claims and expenses .....			\$98,634.04
 Underwriting Loss .....			\$ 1,641.68

## Other Revenue:

Interest earned .....	\$7,492.49	
Profit on sale of securities and real estate .....	98.76	
Commissions earned .....	520.21	
Miscellaneous revenue .....	311.34	
		\$ 8,422.80

## Other Expenditure:

Bad debts written off .....	\$ 219.97	
 Net Profit for the Year .....		\$ 6,561.15

## SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock) at beginning of year .....	\$49,864.26	
Net profit for the year .....	6,561.15	
		\$56,425.41
Decrease in unadmitted assets .....	635.14	
		\$57,060.55
Dividends declared .....	2,421.00	
 Surplus of Assets over Liabilities (excluding Capital Stock) at end of year .....		\$54,639.55

## EXHIBIT OF PREMIUMS

	Alberta.	Elsewhere.	Total.
<b>ACCIDENT AND SICKNESS:</b>			
Gross in Force at end of 1932 .....	\$15,559.00	\$34,591.05	\$50,150.05
Taken in 1933 (new and renewed) .....	29,526.39	62,311.97	91,838.36
Ceased in 1933 (including renewed) .....	31,466.24	61,026.53	92,492.77
Net in Force at end of 1933 .....	13,619.15	35,876.49	49,495.64
<b>FIRE:</b>			
Gross in Force at end of 1932 .....			
Taken in 1933 (new and renewed) .....	550.80	1,045.35	1,596.15
Ceased in 1933 (including renewed) .....			
Net in Force at end of 1933 .....	550.80	1,045.35	1,596.15
<b>AUTOMOBILE:</b>			
Gross in Force at end of 1932 .....	3,554.99	587.15	4,142.14
Taken in 1933 (new and renewed) .....	3,531.97	926.47	4,458.44
Ceased in 1933 (including renewed) .....	4,072.06	6.18	4,078.24
Net in Force at end of 1933 .....	3,014.90	1,507.44	4,522.34
<b>GUARANTEE BOND:</b>			
Gross in Force at end of 1932 .....	172.00		172.00
Taken in 1933 (new and renewed) .....	229.00		229.00
Ceased in 1933 (including renewed) .....	172.00		172.00
Net in Force at end of 1933 .....	229.00		229.00

	Alberta.	Elsewhere.	Total.
<b>INLAND TRANSPORTATION:</b>			
Gross in Force at end of 1932 .....	\$ 843.34	.....	\$ 843.34
Taken in 1933 (new and renewed) .....	4.70	.....	4.70
Ceased in 1933 (including renewed) .....	42.67	.....	42.67
Net in Force at end of 1933 .....	805.37	.....	805.37
<b>PLATE GLASS:</b>			
Gross in Force at end of 1932 .....	118.85	.....	118.85
Taken in 1933 (new and renewed) .....	118.00	.....	118.00
Ceased in 1933 (including renewed) .....	118.85	.....	118.85
Net in Force at end of 1933 .....	118.00	.....	118.00

### MERCHANTS AND TRADERS ASSURANCE COMPANY

HEAD OFFICE: MICHAEL BUILDING, CALGARY, ALBERTA.

Incorporated and Commenced Business in Alberta, April 10th, 1917.

#### Officers:

C. H. Dunham, President .....	Calgary, Alberta
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#### Directors:

C. H. Dunham, Calgary, Alberta.

(Full Board of Directors to be appionted.)

#### CAPITAL STOCK.

Amount of Capital Stock Authorized .....	\$500,000.00
Number of Shares, 10,000. Par Value, \$50.00.	
Amount subscribed .....	200,200.00
Amount paid in cash .....	25,000.00

#### FINANCIAL STATEMENT (December 31st, 1933)

#### ASSETS

Value of Bonds and Debentures, held solely for the protection of policyholders on deposit with the Government of the Province of Alberta:

	Par Value.	Authorized Value.	Market Value.
Province of Alberta Debentures, 1941, 6%.....	\$ 5,000.00	\$ 5,500.00	\$ 4,820.00
City of Calgary, Debentures, 1937, 4½%.....	1,946.64	1,907.72	1,533.84
City of Calgary Debentures, 1940, 4½%.....	1,459.98	1,416.21	1,276.92
City of Calgary Debentures, 1944, 5½%.....	2,000.00	2,100.00	1,800.00
	<b>\$10,406.62</b>	<b>\$10,923.93</b>	<b>\$ 9,430.76</b>
Held by the Company at Head Office:			
Dominion of Canada Debenture, 1944, 4½%....	100.00	100.00	90.00
Dominion of Canada Debentures, 1943, 5%.....	200.00	208.00	180.00
City of Calgary Debenture, 1941, 4½%.....	£600	2,832.42	2,525.92
City of Calgary Debenture, 1942, 4½%.....	£100	467.20	402.48
Calgary Protestant Public School Board, 1943, 4½% .....	1,000.00	950.00	795.00
	<b>£ 4,557.62</b>	<b>\$ 3,992.40</b>	
			<b>\$13,423.16</b>
Mortgage Loans on Real Estate:			
First Mortgages .....		\$14,385.04	
Agreements for Sale .....		4,529.98	
		<b>18,915.02</b>	

## Book Value of Stocks Owned:

State Finance Corporation, Ltd. (5% Preferred), 480 Shares, \$25.00 Par .....	\$12,000.00
Occidental Finance Corporation, Ltd. (8% Preferred), 56 Shares, \$25.00 Par .....	1,400.00
Imperial Tobacco Company (7% Common), 100 Shares, \$5.00 Par .....	750.00

14,150.00

## Cash on hand and in Banks:

On hand at Head Office .....	\$ 202.25
On deposit, Canadian Bank of Commerce .....	480.37

682.62

14,800.00

146.50

13,756.11

Bills Receivable (Shareholders' Demand Notes) .....	
Furniture and Fixtures .....	
All Other Assets (Accounts Receivable) .....	

Gross Assets .....	\$75,873.41
--------------------	-------------

## Deduct Assets Not Admitted:

Bills Receivable (Shareholders' Demand Notes) .....	\$14,800.00
Accounts Receivable .....	11,918.25
Furniture and Fixtures .....	146.50

26,864.75

Net Admitted Assets .....	\$49,008.66
---------------------------	-------------

## LIABILITIES

Total Provision for Unpaid Claims .....	\$ 5,000.00
Reserve for Unearned Premiums carried out at 100%, viz.: .....	

Class of Insurance.	Net Premiums in Force.	Reserve for Unearned Premiums.
Auto .....	\$1,587.72	\$ 793.86
Fire .....	598.34	172.04
Fidelity and Guarantee .....	2,144.10	1,072.05
Liability .....	86.00	43.00
Plate Glass .....	1,109.33	484.76
Parcel Post .....	15.00	7.50
Transit .....	27.08	13.54

2,586.75

500.00

435.00

1,295.13

8,640.69

205.99

Taxes Due and Accrued .....	
Borrowed Money .....	
Reinsurance Premiums due American Alliance .....	
Hail Insurance Reserve .....	
All Other Liabilities (Suspense Account) .....	

Total Liabilities (excluding Capital Stock) .....	\$18,663.56
Capital Stock .....	\$25,000.00
Surplus in Profit and Loss Account .....	5,345.10

30,345.10

Total Liabilities .....	\$49,008.66
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## PROFIT AND LOSS ACCOUNT

	Gross Premiums Written	Reinsurance Ceded	Premiums Returned	Net Premiums Written
Net Premiums Written:				
Auto .....	\$2,052.58	.....	\$ 618.45	\$1,434.13
Fidelity and Guarantee .....	2,164.10	.....	20.00	2,144.10
Fire .....	1,329.32	\$1,295.13	30.31	3.88
Liability .....	86.00	.....	.....	86.00
Parcel Post .....	15.00	.....	.....	15.00
Plate Glass .....	743.09	.....	78.84	664.25
Transit .....	40.58	.....	.....	40.58
	\$6,430.67	\$1,295.13	\$ 747.60	\$4,387.94

Reserve of Unearned Premiums:	
At beginning of year .....	\$ 4,167.67
At end of year .....	2,586.75
Decrease .....	§ 1,580.92
Net Premiums Earned .....	§ 5,968.86
Net Losses and Claims Incurred:	
Automobile .....	\$276.67
Fire .....	1.76
Plate Glass .....	164.58
Commissions .....	443.01
Taxes .....	1,892.34
Salaries, Travelling Expenses and Auditors' Fees .....	119.11
All Other Expenses .....	4,355.02
	256.52
	§ 7,066.00
Underwriting Loss .....	§ 1,097.14
Other Revenue .....	§ 2,550.45
Other Expenditure .....	1,131.80
Net Profit for the Year .....	§ 321.51

## SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year .....	\$35,991.41
Net Profit for the Year .....	321.51
Increase in Unadmitted Assets .....	\$36,312.92
	6,086.45
Adjustment Income Tax .....	\$30,226.47
	118.63
Surplus of Assets over Liabilities (excluding Capital Stock) at end of Year .....	§30,345.10

## EXHIBIT OF PREMIUMS

## FIRE:

Gross in Force at end of 1932 .....	\$1,023.35
Taken in 1933 (new or renewed) ....	1,328.32
Ceased in 1933 (including renewed)....	458.20

Gross in Force at end of 1933 .....	\$1,893.47
Reinsurance .....	1,295.13
Net in Force at end of 1933 .....	598.34

## AUTOMOBILE:

Gross in Force at end of 1932 .....	\$4,065.50
Taken in 1933 (new and renewed) .....	2,052.58
Ceased in 1933 (including renewed) ..	4,530.36

Gross in Force at end of 1933 .....	\$1,587.72
Net in Force at end of 1933 .....	1,587.72

## BURGLARY:

Gross in Force at end of 1932 .....	\$ 23.22
Taken in 1933 (new and renewed) .....	.....
Ceased in 1933 (including renewed) ..	23.22

Gross in Force at end of 1933 .....	.....
Net in Force at end of 1933 .....	.....

## FIDELITY AND GUARANTEE:

Gross in Force at end of 1932 .....	\$1,797.10
Taken in 1933 (new and renewed) .....	2,164.10
Ceased in 1933 (including renewed) ..	1,817.10

Gross in Force at end of 1933 .....	\$2,144.10
Net in Force at end of 1933 .....	2,144.10

## LIVE STOCK: Nil.

## LIABILITY:

Gross in Force at end of 1932 .....	\$ 130.55
Taken in 1933 (new and renewed) ...	86.00
Ceased in 1933 (including renewed) ..	130.55

Gross in Force at end of 1933 .....	\$ 86.00
Net in Force at end of 1933 .....	86.00

## PLATE GLASS:

Gross in Force at end of 1932 .....	\$1,602.53
Taken in 1933 (new and renewed) ..	730.99
Ceased in 1933 (including renewed) ..	1,224.19

Gross in Force at end of 1933 .....	\$1,109.33
Net in Force at end of 1933 .....	1,109.33

## PARCEL POST:

Gross in Force at end of 1932 .....	\$ 20.00
Taken in 1933 (new and renewed) ..	15.00
Ceased in 1933 (including renewed) ..	20.00

Gross in Force at end of 1933 .....	\$ 15.00
Net in Force at end of 1933 .....	15.00

## TRANSIT:

Gross in Force at end of 1932 .....	\$ 41.88
Taken in 1933 (new and renewed) ..	40.58
Ceased in 1933 (including renewed) ..	55.38

Gross in Force at end of 1933 .....	\$ 27.08
Net in Force at end of 1933 .....	27.08

## MUTUAL RELIEF LIFE INSURANCE COMPANY

HEAD OFFICE: KINGSTON, ONTARIO.

Organized, April 16th, 1875. Re-incorporated June 8, 1929.  
Commenced Business, April 16, 1875.

Commenced Business in Alberta, January 8, 1929.

*Officers:*

(As at date of filing Statement)

President .....	J. C. Connell, M.A., M.D., LL.D.
Vice-President .....	D. A. Shaw
Secretary .....	W. T. Fortye
Assistant General Manager .....	W. T. Fortye
Actuary .....	H. H. Blakeman, B.A., F.A.S., F.A.I.A.

*Directors:*

J. C. Connell, D. A. Shaw, C. C. Falger, Joseph Powley, William McDonald, William Jackson, Hon. T. A. Kidd, M.L.A., H.C. Connell, B.A., M.D., J. M. Campbell, W. A. MacKintosh, M.A., Ph.D., James W. Rigney, H. B. Muir, W. T. Connell, M.D.

Auditors: Burns &amp; England, C.A., Kingston, Ontario.

Amount deposited with the Government of Alberta ..... \$30,000.00

## FINANCIAL STATEMENT (December 31st, 1933)

## SYNOPSIS OF LEDGER ACCOUNTS

As at December 31, 1932:	Decrease in ledger assets in 1933:
Net ledger assets ..... \$5,074,233.61	Disbursements ..... \$ 724,634.31
All other ledger liabilities ..... 12,663.20	Decrease in ledger liabilities ..... 3,317.00
<hr/>	<hr/>
Total ledger assets ..... \$5,086,896.81	Total decrease ..... \$ 727,951.31
<hr/>	<hr/>
Increase in ledger assets in 1933:	As at December 31, 1933:
Income ..... \$ 791,572.86	Net ledger assets ..... \$5,163,565.90
Amount by which ledger assets were written up ..... 22,393.74	Amounts left with
<hr/>	Company ..... 7,387.80
Total increase ..... \$ 813,966.60	Suspense ..... 1,958.40
<hr/>	<hr/>
Total ..... \$5,900,863.41	Total ledger assets ..... \$5,172,912.10
<hr/>	<hr/>

## ASSETS

(As filed by the Company—not examined)

## LEDGER ASSETS

Book value of real estate:	
Office premises .....	\$ 122,535.68
Held for sale .....	32,492.26
Mortgage loans on real estate—first mortgages .....	609,520.00
Loans secured by stocks, bonds and other collateral .....	54,500.00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:	
Loans to policyholders .....	\$310,536.54
Advances to policyholders .....	8,521.61
	<hr/>
	319,058.15

Book value of bonds, debentures and debenture stocks owned:	
Not in default .....	\$3,185,928.09
In default .....	703,344.11
	_____
	\$3,889,272.20
Book value of stocks owned .....	97,546.17
Cash on hand and in banks .....	43,765.70
Advances to agents .....	4,221.94
	_____
Total Ledger Assets .....	\$5,172,912.10

NON-LEDGER ASSETS	
Interest accrued .....	\$64,855.03
Dividends due .....	172.92
	_____
	\$ 65,027.95
Net premiums due and uncollected and deferred .....	56,255.41
Rents due and accrued .....	3,486.66
	_____
Total Non-Ledger Assets .....	\$ 124,770.02
	_____
Total Assets .....	\$5,297,582.12

## LIABILITIES

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain .....	\$4,608,525.00
Net liability for payments due under contracts .....	36,766.00
Provisions for unreported death losses and disability claims .....	22,000.00
Amounts left with Company (arising out of assurance contracts), including interest accumulations .....	7,387.80
Received from policyholders in advance .....	25,168.10
Salaries, rents and office expenses, due and accrued .....	10,000.00
Suspense account .....	1,958.40
Deficiency of market under book value of bonds and debentures .....	350,190.19
Deficiency of market under book value of stocks .....	61,821.17
Reserve held for general contingencies .....	35,000.00
	_____
Undivided surplus .....	\$5,158,916.66
	138,765.46
	_____
Total Liabilities, Surplus and Capital .....	\$5,297,582.12

## INCOME

	First Year.	Renewals.	Single.	Totals.
Assurance Premiums .....	\$ 42,557.55	\$497,583.13	\$ 1,804.50	\$541,945.18
Less reinsurance premiums paid .....	3,945.76	4,058.80	.....	8,004.56
	_____	_____	_____	_____
Total net premiums .....	\$ 38,611.79	\$493,524.33	\$ 1,804.50	\$533,940.62
Consideration for annuities .....	1,486.76	3,318.40	.....	4,805.16
	_____	_____	_____	_____
Total net premium income and consideration for annuities .....				\$538,745.78
Interest and dividends .....				216,468.87
Gross rents from Company's property .....				4,529.38
Premium on New York funds .....				5,468.36
Rents received from sub-tenants .....				275.33
Indemnities on mortgages .....				22,974.24
Gross profits on sale or maturity of bonds and stocks .....				3,110.90
	_____	_____	_____	_____
Total Income .....				\$791,572.86

## DISBURSEMENTS

In respect of assurance contracts: Death, endowment and disability claims:

Amount assured—Ordinary:

Death claims .....	\$348,476.67
Disability claims .....	7,136.90
Net surrender values .....	128,542.92
Net dividends, in cash .....	419.34
 Total net disbursements in respect of assurance contracts .....	\$484,575.83
Taxes, licenses and fees .....	10,392.84
Head Office expenses: Salaries, \$35,186.55; Directors' fees, \$1,785.00; Auditors' fees, \$2,400.00; Travelling expenses, \$3,602.23; Rents, \$7,613.00; Miscellaneous, \$1,286.35 .....	51,873.13
Branch Office and Agency expenses: Assurance commissions, first year \$28,635.92, renewal \$16,401.66, single \$90.22; Salaries, \$42,008.96; Travel- ling expenses, \$9,909.90; Advanced to agents, \$1,273.32; Rents, \$10,864.32; Miscellaneous, \$407.98 .....	109,592.28
All other expenses: Advertising, \$2,426.01; Office furniture, \$544.60; Books and periodicals, \$293.19; Postage, \$3,292.99; Express, telegrams and tele- phones, \$3,085.69; Printing and stationery, \$4,573.11; Legal fees, \$2,599.15; Medical fees, \$3,195.00; Miscellaneous, \$3,061.71 .....	23,071.45
Gross loss on sale or maturity of ledger assets .....	45,128.78
 Total Disbursements .....	\$724,634.31

## EXHIBIT OF POLICIES

Classification.	Whole Life			Endowment Assurances			Term and Other			Bonus Addi-	No.: Total Amount.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	tions	
At end of 1932 .....											
New issued .....	14,441	\$17,435,130.44	1,556	\$ 2,517,025.00	43	\$143,500.00			16,040	\$20,095,655.44	
Old revived .....	917	1,518,982.00	290	439,452.00	25	93,500.00			1,232	2,051,934.00	
Old increased .....	857	974,778.50	67	82,500.00					924	1,057,278.50	
Transferred to .....	1	4,500.00	1	1,500.00						6,325.50	
Totals .....	16	26,500.00	6	7,900.00	3	17,000.00			25	51,400.00	
	16,232	\$19,959,890.94	1,920	\$ 3,048,377.00	71	\$254,000.00	\$325.50	18,223		\$23,262,593.44	
Less ceased by:											
Death .....	299	\$ 377,200.00	4	\$ 7,000.00	1	\$ 1,000.00			304	\$ 345,200.00	
Disability .....		2,275.00								2,275.00	
Surrender .....	264	296,397.50	39	56,450.00					303	352,847.50	
Lapse .....	1,402	1,997,805.50	303	785,745.00	11	31,000.00			1,716	2,814,550.50	
Decrease .....	2	69,449.00		15,200.00					2	84,649.00	
Not taken .....	166	285,750.00	83	125,800.00	5	19,000.00			254	430,550.00	
Transferred from .....	8	18,000.00	17	33,400.00					25	51,400.00	
Total ceased .....	2,141	\$ 3,006,877.00	446	\$ 1,023,595.00	17	\$ 51,000.00				2,604	\$ 4,081,472.00
At end of 1933 .....	14,091	\$16,953,013.94	1,474	\$ 2,024,782.00	54	\$203,000.00	\$325.50	15,619		\$19,181,121.44	
Reinsured .....		\$ 192,000.00		\$ 14,000.00		\$ 11,000.00					\$ 217,000.00

## MISCELLANEOUS

New policies issued and paid for in cash: Number, 870; gross amount, \$1,435,702.00; reinsured, \$126,500.00; claim reinsured: death claim, nil; matured endowments, nil; total amount in force divided as to dividend plan: annual, \$235,375.00; quinquennial, \$18,945,746.44; deferred, nil; non-participating, nil; total, \$19,181,121.44; additional accidental death benefits: gross amount issued, \$479,750.00; reinsured, \$22,000.00; terminated by accidental death, nil; reinsured, nil; in force, \$1,340,560.00; reinsured, \$62,500.00.

## STATEMENT OF ACTUARIAL LIABILITIES

## ASSURANCE SECTION

Class of Contract.	No.	Gross in Force.		Reinsured in Companies Licensed in the Province	
		Amount.	Reserve.	Amount.	Reserve.
<b>Ordinary with Profits:</b>					
Life	14,091	\$16,953,013.94	\$4,375,215.00	\$192,000.00	\$4,318.00
Endowment Assurance	1,474	2,024,782.00	233,834.00	14,000.00	1,581.00
Term, etc.	54	203,000.00	914.00	11,000.00	49.00
Bonus addition		325.50	126.00		
<b>Additional accidental</b>					
death benefits		(1,340,560.00)	985.00	(62,500.00)	38.00
Disability benefits			61,638.00	(15,000.00)	24.00
Extra premiums			242.00		
<b>Totals</b>	<b>15,619</b>	<b>\$19,181,121.44</b>	<b>\$4,672,954.00</b>	<b>\$217,000.00</b>	<b>\$6,010.00</b>

## SUMMARY OF RESERVE

## With Profits:

Total reserve, assurance and annuity contracts	\$4,677,652.00
Total reserve on reinsured contracts	6,010.00
<b>Total net reserve on the Company's basis of valuation before deduction permitted by statute</b>	
Net deduction made therefrom	63,017.00
Full deduction permitted, adjusted for reinsurance, being	(63,017.00)
Net reserve carried in the liabilities	\$4,671,642.00
Net reserve computed on the statutory basis (without deduction)	4,608,625.00
Reserve maintained by the Company in excess of the statutory reserve	Nil

## NATIONAL PLATE GLASS INSURANCE COMPANY

HEAD OFFICE: 510-11 MCARTHUR BUILDING, WINNIPEG, MANITOBA.

Commenced Business, April 16, 1906.

Commenced Business in Alberta, October, 1913.

Licensed in Alberta to transact Plate Glass Insurance.

## Officers:

President	Brig.-General R. W. Paterson
Vice-President	James McDiarmid
Secretary-Treasurer and General Manager	W. E. Lough

## Directors:

L. Paterson, Winnipeg, Manitoba.

Amount deposited with the Government of Alberta	\$3,000.00
Authorized Capital	\$30,000.00
Amount Paid-up	15,000.00

## FINANCIAL STATEMENT (December 31st, 1933)

## ASSETS

(As filed by the Company—not examined)

## Mortgage loans on real estate:

First mortgages .....	\$3,929.50
Second and subsequent mortgages .....	7,293.35
Agreements for sale .....	1,636.66
	<hr/>
Book value of bonds, debentures and debenture stocks owned .....	11,213.75
Cash on hand and in banks .....	102.01
Interest accrued .....	270.09
Agents' balances and premiums uncollected .....	445.46
	<hr/>
Total Assets .....	\$24,890.82

## LIABILITIES

Total net reserve for unearned premiums .....	\$ 3,282.35
Dividends to shareholders declared, but not yet due .....	262.50
Taxes due and accrued .....	175.43
Reserve for loss on investments .....	1,071.17
	<hr/>
Total Liabilities (excluding capital stock) .....	\$ 4,791.45
Capital stock paid in cash .....	\$15,000.00
Surplus in Profit and Loss Account .....	5,099.37
	<hr/>
Total Liabilities .....	\$24,890.82

## PROFIT AND LOSS ACCOUNT

	In the Province.	Elsewhere.	All Business.
Net premiums written .....	\$286.59	\$1,497.06	\$1,783.65
Reserve of unearned premiums:			
At beginning of year .....		3,282.35	
At end of year .....		3,282.35	
Increase or decrease .....		Nil	
Net premiums earned .....	\$286.59	\$1,497.06	\$1,783.65
Net losses and claims incurred .....	\$227.74	\$ 663.21	\$ 890.95
Commissions .....	71.64	261.74	333.38
Taxes .....	59.62	72.93	132.55
Salaries, fees and travelling expenses .....		505.00	505.00
All other expenses .....			31.30
Total claims and expenses .....			\$1,893.18
Underwriting loss .....			\$ 109.53
Other revenue .....			\$1,625.57
Other expenditure .....			\$ 353.06
Net profit for the year .....			\$1,162.98

## SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of Assets over Liabilities (excluding capital stock) at beginning of year .....	\$5,136.39
Net profit for the year .....	1,162.98
	<hr/>
Dividends declared .....	\$6,299.37
	<hr/>
Surplus of Assets over Liabilities (excluding capital stock) at end of year .....	1,200.00
	<hr/>
Surplus of Assets over Liabilities (excluding capital stock) at end of year .....	\$5,099.37

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE  
COMPANY

HEAD OFFICE: WATERLOO, ONTARIO.

Incorporated, November 19, 1920. Commenced Business, November 19, 1920.  
Commenced Business in Alberta, May 3, 1923.

*Officers:*

(As at date of filing Statement)

President .....	Hon. C. A. Dunning
Vice-President .....	Senator H. W. Laird
Vice-President .....	J. C. Breithaupt
Vice-President .....	J. C. Haight
General Manager and Secretary .....	M. J. Smith
Actuary .....	E. R. Batho
Treasurer .....	F. D. Rueffer

*Directors:*

Herbert Begg, Toronto, Ontario; H. G. Bertram, Dundas, Ontario; Hon. F. C. Biggs, Dundas, Ontario; A. W. Biggs, K.C., Toronto, Ontario; Hon. H. MacPherson, St. Johns, Newfoundland; J. A. Martin, Kitchener, Ontario; E. C. Mitchell, London, Ontario; C. S. Morton, M.B., F.R.C.S., Halifax, Nova Scotia; W. E. Payne, K.C., M.L.A., Red Deer, Alberta; E. K. Reiner, Wellesley, Ontario; J. M. Walton, Aurora, Ontario.

Auditors: J. F. Scully, C.A., and R. P. Uffelmann, C.A.

Amount deposited with the Government of Alberta ..... \$30,000.00

FINANCIAL STATEMENT (December 31st, 1933)

CAPITAL STOCK

Amount of capital stock authorized, \$8,000,000.  
Number of shares, 80,000. Par value, \$100.

	Amount	Amount
	Subscribed for.	paid in cash.
Capital stock at beginning of year .....	\$6,741,600.00	\$655,055.90
Calls on capital received during year .....		250.00
Capital stock at end of year .....	<u>\$6,741,600.00</u>	<u>\$655,305.90</u>

PREMIUM ON CAPITAL STOCK

Total amount paid as premium on capital stock at beginning of year ..... \$1,238,245.23  
Amount received during the year .....

Total amount paid to December 31, 1933 ..... \$1,238,245.23

SYNOPSIS OF LEDGER ACCOUNTS

As at December 31, 1932:			
Net ledger assets .....	\$7,805,742.69		
Other ledger liabilities:			
Policy proceeds left with Company	34,487.60	Decrease in Ledger Assets in 1933:	
Agents' balances .....	9,116.42	Disbursements .....	\$1,150,878.04
Commutued payments re policy-holders: Mutual .....	4,052.66	Amount by which ledger assets were written down .....	41,000.00
Accounts payable .....	7,242.02	Decrease in policy proceeds left with Company .....	7,632.71
Staff savings fund .....	1,516.59	Agents' credit balances .....	4,859.80
Investment Reserve .....	170,000.00	Accounts payable .....	2,744.52
Total Ledger Assets .....	<u>\$8,032,157.98</u>	Staff savings fund .....	1,516.59
		Policyholders' Mutual Shareholders..	4,052.66
		Total decrease .....	<u>\$1,212,684.32</u>

Increase in Ledger Assets in 1933:		As at December 31, 1933:	
Income .....	\$1,605,432.58	Net ledger assets .....	\$8,222,430.86
Amount by which ledger assets were written up .....	7,883.63	Policy proceeds left with Company..	26,854.89
Increase in Capital Stock .....	250.00	Agents' credit balances .....	4,256.62
Total increase .....	<u>\$1,613,566.21</u>	Accounts payable .....	4,497.50
Total .....	<u>\$9,645,724.19</u>	Investment reserve .....	175,000.00
		Total Ledger Assets .....	<u>\$8,433,039.87</u>
		Total .....	<u>\$9,645,724.19</u>

## ASSETS

(As filed by the Company—not examined)

Book value of real estate:		
Office premises .....		\$ 200,990.17
Held for sale .....		92,939.57
Mortgage loans on real estate:		
First mortgages .....	\$3,304,491.53	
Second and subsequent mortgages .....	41,320.95	
Agreements for sale .....	34,443.36	
		3,380,255.84
Loans secured by stocks, bonds and other collateral .....		23,800.00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:		
Loans to policyholders .....	\$1,242,807.11	
Advances to policyholders under automatic non-for- feiture provisions .....	356,553.54	
		1,599,360.65
Book value of bonds, debentures and debenture stocks owned:		
Not in default .....	\$2,273,255.31	
In default .....	649,609.95	
		2,922,865.26
Book value of stocks owned .....		106,344.34
Cash on hand and in banks:		
On hand at Head Office .....	\$ 335.16	
In chartered banks of Canada in Canada .....	105,770.56	
		106,105.72
Accounts receivable .....		378.32
Total Ledger Assets .....		<u>\$8,433,039.87</u>

## NON-LEDGER ASSETS

Interest due, \$170,824.55; accrued, \$122,909.70 .....	\$ 293,734.25
Net premiums due and uncollected and deferred .....	255,869.21
Net consideration for annuities due and uncollected and deferred .....	4,115.93
Total Non-ledger Assets .....	\$ 553,719.39
Total Assets .....	<u>\$8,986,759.26</u>

## LIABILITIES

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingencies, or on a term certain .....	\$7,592,346.00
Net liability for payments due under contracts .....	24,300.00
Provision for unreported death losses and disability claims .....	15,000.00
Amounts left with Company (arising out of assurance contracts) including interest accumulations .....	27,281.81
Received from policyholders in advance .....	15,815.17
Provincial, municipal and other taxes due and accrued .....	20,000.00
Medical Examiner's fees and accounts payable, due and accrued .....	2,500.00
Reserve for loss on investments .....	175,000.00
Deficiency of market under book value of bonds and debentures .....	325,916.74
Deficiency of market under book value of stocks .....	54,067.34

Agents' balances .....	\$ 4,256.62
Accounts payable .....	4,497.50
	<u>\$8,260,981.72</u>
Undivided surplus .....	70,471.64
Capital stock paid in cash .....	655,305.90
	<u>\$8,986,759.26</u>

## INCOME RECEIPTS

	First Year.	Renewals.	Single.	Totals.
Assurance premiums .....	\$61,204.66	\$1,176,727.97	\$ 6,720.00	\$1,244,652.63
Less reinsurance premiums paid .....	5,833.80	67,391.37		73,225.17
Total net premiums .....	\$55,370.86	\$1,109,336.60	\$ 6,720.00	\$1,171,427.46
Consideration for annuities .....	\$ 1,168.65	\$ 477.33	\$28,901.66	\$ 30,547.64
Total net premium income and consideration for annuities .....				\$1,201,975.10
Consideration for supplementary contracts: Involving life contingencies .....				8,751.25
Interest and dividends .....				385,572.53
Gross rents from Company's property .....				7,124.56
Premium on United States funds .....				1,804.55
Gross profit on sale or maturity of ledger assets .....				204.59
Total Income .....				<u>\$1,605,432.58</u>

## EXPENDITURE DISBURSEMENTS

	Death Claims	Matured Endowments	Disability Claims	Total
In respect of assurance contracts:				
Death, endowment and disability claims:				
Amount assured: Ordinary .....	\$331,409.50	\$ 57,500.00	\$ 21,464.53	\$410,374.03
Group .....	23,802.00			23,802.00
Totals: Ordinary .....	\$331,409.50	\$ 57,500.00	\$ 21,464.53	\$410,374.03
Group .....	23,802.00			23,802.00
Less received for reinsured .....	72,679.00		240.30	72,919.30
Net Totals: Ordinary .....	\$258,730.50	\$ 57,500.00	\$ 21,224.23	\$337,454.73
Group .....	23,802.00			23,802.00
Double Indemnity claims .....				4,000.00
Premium reduction on reinsured policies .....				3,981.51
Net surrender values .....				444,407.69
Total net disbursements in respect of assurance and annuity contracts .....				<u>\$813,645.93</u>
Net payments on supplementary contracts .....				1,103.33
Taxes, licenses and fees .....				27,059.76
Head Office expenses: Salaries, \$69,437.22; directors' fees, \$1,743.00; auditors' fees, \$1,800.00; travelling expenses, \$3,409.42; rents, \$7,500.00 .....				83,889.64
Branch Office and Agency expenses: Assurance commissions: first year, \$29,374.76; renewal, \$38,060.47; advanced to agents, \$3,009.11; salaries, \$50,062.60; travelling expenses, \$322.91; rents, \$14,654.44; miscellaneous, \$8,613.56 .....				144,097.31
All other expenses: Advertising, \$4,415.58; office furniture and supplies, \$913.29; books and periodicals, \$747.39; postage, \$2,418.21; express, telegrams and telephones, \$1,513.07; printing and stationery, \$3,855.22; legal fees, \$2,077.48; medical fees, \$4,370.66; miscellaneous, \$12,974.12 .....				33,285.02
Gross loss on sale or maturity of ledger assets:				
Bonds .....				25,067.91
Real estate .....				22,729.14
Total Disbursements .....				<u>\$1,150,878.04</u>

## EXHIBIT OF POLICIES (Ordinary)

Classification.	Endowment Assurances			Term and Other Amount.			Bonus Additions	No.	Totals
	No.	Whole Life	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of 1932 .....	10,398	\$23,949,135	7,761	\$14,692,300	2,188	\$ 8,053,388	\$ 5,205	20,347	\$46,700,028
New issued .....	472	1,252,628	523	1,175,741	113	1,109,218	.....	1,108	3,537,587
Old revived .....	54	134,000	47	97,355	9	122,106	.....	110	353,461
Old increased .....	1	5,953	4	17,590	1	5,821	2,866	6	32,230
Transferred to .....	206	466,468	114	208,471	44	248,638	.....	364	923,577
<b>Totals</b> .....	<b>11,131</b>	<b>\$25,808,184</b>	<b>8,449</b>	<b>\$16,191,457</b>	<b>2,355</b>	<b>\$ 9,539,171</b>	<b>\$ 8,071</b>	<b>21,935</b>	<b>\$51,546,883</b>
Less ceased by:									
Death .....	83	\$ 226,598	35	\$ 83,279	21	\$ 41,416	.....	139	\$ 351,293
Maturity .....	.....	.....	59	56,500	.....	.....	.....	59	56,500
Expiry .....	.....	.....	.....	.....	45	271,821	.....	45	271,821
Surrender .....	814	1,845,174	495	858,578	6	46,868	.....	1,315	2,750,620
Lapse .....	230	842,518	190	476,435	229	1,180,097	.....	649	2,499,050
Decrease .....	.....	178,191	1	85,270	.....	124,725	373	1	388,559
Not taken .....	38	89,794	59	113,044	10	79,808	.....	107	282,646
Transferred from .....	154	370,941	162	286,581	48	265,055	.....	364	923,577
Total ceased .....	1,319	\$ 3,553,216	1,001	\$ 1,959,687	359	\$ 2,010,790	\$ 373	2,679	\$ 7,524,066
At end of 1933 .....	9,812	\$22,254,968	7,448	\$14,231,770	1,996	\$ 7,528,381	\$ 7,698	19,256	\$44,022,817
Reinsured .....	.....	\$ 2,334,533	.....	\$ 664,998	.....	\$ 474,475	.....	.....	\$ 3,473,106

## MISCELLANEOUS

New policies issued and paid for in cash: Number, 923; gross amount, \$2,907,240.00; reinsured, \$477,147.00; paid claims reinsured: death claims, \$72,679.00; matured endowments, nil; total amount in force divided as to dividend plan: annual, nil; quinquennial, \$2,411,568; deferred, \$23,729; non-participating, \$41,587,520; total, \$44,022,817; additional accidental death benefits: gross amount issued, \$542,306; reinsured, \$193,321; paid claims terminated by accidental death, \$7,000; reinsured, \$3,000; in force, \$12,447,533; reinsured, \$1,977,998.

## STATEMENT OF ACTUARIAL LIABILITIES

## ASSURANCE SECTION

Class of Contract.	Gross in Force			Reinsured in Companies Licensed in the Province	
	No.	Amount.	Reserve.	Amount.	Reserve.
Ordinary with Profits:					
Life .....	1,017	\$ 2,015,087	\$ 737,227	\$ 174,158	\$ 62,204
Endowment Assurance .....	312	420,210	258,387	2,000	1,638
Premium reduction .....			2,460		
Totals .....	1,329	\$ 2,435,297	\$ 998,074	\$ 176,158	\$ 63,842
Ordinary without Profits:					
Life .....	8,795	\$20,241,638	\$ 3,627,964	\$ 2,160,375	\$174,732
Endowment Assurance .....	7,136	13,817,501	3,121,820	662,098	71,945
Term, etc. ....	697	5,347,881	32,574	474,475	3,702
Additional accidental death benefits .....		(12,447,553)	9,311	(1,977,998)	1,143
Extra premiums .....			138,964		1,422
Totals .....	16,628	\$39,407,020	\$ 6,930,633	\$ 3,296,948	\$252,944
Group without Profits .....	1,299	\$ 2,180,500	\$ 17,142		
Totals .....	1,299	\$ 2,180,500	\$ 17,142		
Grand Totals .....	19,256	\$44,022,817	\$ 7,945,849	\$ 3,473,106	\$316,786

## ANNUITY SECTION

Class of Annuity.	Gross in Force.			Reinsured in Companies Licensed in the Province.	
	No.	Annual Payment.	Reserve.	Annual Payment.	Reserve.
Without Profits:					
Life Annuities Proper .....	68	\$52,908.36	\$34,124.00		
Supplementary contracts:					
Involving life contingencies .....	5	600.12	12,328.00		
Not involving life contingencies .....	1	500.00	3,857.00		
Disability Annuities .....	27	12,600.00	93,846.00		
Totals .....	101	\$66,608.48	\$144,155.00		

## SUMMARY OF RESERVE

With Profits. Without Profits. Total.

Total reserve, assurance and annuity contracts .....	\$998,074.00	\$7,091,930.00	\$8,090,004.00
Total reserve on reinsured contracts .....	63,842.00	252,944.00	316,786.00
Total net reserve on the Company's basis of valuation before deduction permitted by statute .....	\$934,232.00	\$6,838,986.00	\$7,773,218.00
Deduction made therefrom .....	40.00	180,832.00	180,872.00
Full deduction permitted, adjusted or reinsured, being .....	(40.00)	(180,832.00)	(180,872.00)
Net reserve carried in the liabilities .....	\$934,192.00	\$6,658,154.00	\$7,592,346.00
Net reserve computed on the statutory basis (without deduction) .....	934,232.00	6,838,986.00	7,773,218.00
Reserve maintained by the Company in excess of the statutory reserve .....	Nil	Nil	Nil

## RETAIL LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 407 SCOTT BLOCK, 272 MAIN STREET, WINNIPEG, MANITOBA.

Organized, February, 1905. Commenced Business, March, 1905.

## Officers:

J. B. Sinclair, President .....	Winnipeg, Manitoba
L. E. Frost, Vice-President .....	Winnipeg, Manitoba
F. W. Ritter, Secretary .....	Winnipeg, Manitoba
H. C. McWilliams, Treasurer .....	Winnipeg, Manitoba

## Directors:

J. B. Sinclair, H. C. McWilliams, L. E. Frost, E. G. DeWolf, R. Skov,  
W. Thorn, C. Campbell, F. W. Sine, C. McDiarmid.

Auditors: Rankin, Saul & Thornton, Chartered Accountants,  
Winnipeg, Manitoba.

Amount deposited with the Government of Alberta .....	\$10,000.00
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## CURRENCY OF RISKS

	Alberta.	Total.
Amount covered by policies in force 31st December, 1933 .....	\$1,187,978.00	\$5,747,528.00
Reinsurance .....	272,500.00	1,295,900.00

Net risks actually carried by Company at 31st December, 1933 .....	\$ 915,478.00	\$4,451,628.00
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## MOVEMENT IN RISKS

Policies in force 31st December, 1932 .....	\$1,213,278.00	\$6,027,333.00
Policies taken during 1933, new or renewed .....	689,500.00	2,949,675.00
Gross number and amount in force at any time during 1933 .....	\$1,902,778.00	\$8,977,008.00
Deduct expired and cancelled in 1933 .....	714,800.00	3,229,480.00
Net risks in force 31st December, 1933 .....	\$1,187,978.00	\$5,747,528.00

## FINANCIAL STATEMENT (December 31st, 1933)

(As filed by the Company—not examined)

## ASSETS

Market value of bonds, debentures, etc. ....	\$ 98,597.00
Cash on hand and in Bank .....	11,937.58
Amount unpaid of assessments which were levied during 1933 .....	11,011.75
Amount unpaid of assessments levied in prior years .....	7.15
Interest due and accrued, and all other assets .....	166.85

Total Assets .....	\$121,720.33
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## LIABILITIES

Guarantee Deposit .....	\$ 60,078.00
Excess Assessments set up as Reserve for 1934 Fire Losses .....	1,442.61
Investment Reserve .....	4,199.72

Total Liabilities .....	\$ 65,720.33
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## RECEIPTS

Assessments, 1933 .....	\$ 9,730.60
Assessments levied in prior years .....	4,476.85
Interest .....	5,125.59
Reinsurance on losses .....	4,007.44
Cash received from all other sources .....	270.90

Total Receipts .....	\$ 23,611.38
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## PAYMENTS

## Expenses of Management:

Statutory Assessment and License fees .....	\$ 759.49
Rent and Taxes .....	230.00
Salaries, directors and auditors' fees .....	2,712.20
Printing, Stationery and Advertising .....	73.98
Postage, Telegrams and Express .....	43.65
Miscellaneous .....	389.61
	<hr/>
	\$ 4,208.93

## Miscellaneous Payments:

Losses occurring during 1933 .....	\$ 15,660.24
Losses occurring prior to 1933 .....	6,700.19
Reinsurance .....	4,086.05
Other expenditures .....	3,108.40
	<hr/>
Total .....	\$ 29,554.88
	<hr/>
	\$ 31,763.81

## GENERAL INTERROGATORIES

What is the scale of the premium note rates taken by the Company? Answer: None, cash 1% and 75% for co-insurance.

How often are assessments made? Answer: Annually.

How many assessments were made during the year 1933? Answer: One.

Date when made? Answer: December 31, 1933.

What are the several rates per cent. of such assessments on the face of premium notes or undertakings? Answer: 34% of Guarantee Deposit.

At what date were such assessments payable? Answer: December 31, 1933.

Were the Company's accounts duly audited for the year ending 31st December, 1933? Answer: Yes.

Date of said audit? Answer: January, 1934.

Names and Post Office addresses of the Auditors of Accounts of 1933? Answer: Rankin, Saul & Thornton, Winnipeg, Manitoba.

Enumerate all books of record or account kept for purposes of the Company? Answer: Policy Register, Cash Book, Synoptic, Ledger and Minute Book.

Total amount loaned to the directors or other officers? Answer: Nil.

Does any officer or director receive any commission on any business of the Company? Answer: No.

Date and place appointed for the annual meeting? Answer: Winnipeg, January, 1934.

Date and place of last annual meeting? Answer: Winnipeg, January, 1933.

Specify the officers of the Company who are under bond, the sums, and the guarantee companies or sureties respectively? Answer: Secretary, \$2,000.00, United States Fidelity & Guaranty Company.

Of how many directors does the board consist? Answer: Nine.

How often does the board meet and what fees are paid to directors? Answer: At call of Secretary; \$10.00 per diem for out-of-town directors.

## SASKATCHEWAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 310-12 MCMILLAN BUILDING, SASKATOON, SASKATCHEWAN.

Incorporated, February 21st, 1908.

Commenced Business in Alberta, June 9th, 1927.

*Officers:*

R. J. Harper, President .....	Leney, Saskatchewan
W. Kershaw, Vice-President .....	Saskatoon, Saskatchewan
H. R. Earl, Managing Director .....	Saskatoon, Saskatchewan

*Directors:*

R. J. Harper, Wm. Kershaw, D. Maclean, R. J. Scott, H. J. Beck, O. C. Lawson, H. T. Evans, J. H. Bailey, H. R. Earl.	
Amount deposited with the Government of Alberta .....	\$19,000.00

## FINANCIAL STATEMENT (December 31st, 1933)

## ASSETS

Book value of stocks, bonds and debentures .....	\$168,435.55
Cash on hand and in Banks .....	13,742.23
Cash in Agents' hands .....	27,707.61
Amounts of unpaid 1933 Assessments .....	40,688.24
Amounts of unpaid Assessments levied in prior years .....	90,319.96
Net premium note assets .....	267,621.46
Interest due and accrued, and all other assets .....	30,571.10
Office furniture .....	6,096.44
Total Assets .....	\$645,182.59

## LIABILITIES

Losses reported but not adjusted .....	\$ 7,602.11
Amount of debentures, promissory notes or drafts issued by Company, and interest accrued thereon .....	61,426.67
Amount required to reinsure all outstanding risks taken on cash system .....	73,723.65
Amount of retained balance of premium notes .....	267,621.46
All other Liabilities .....	47,375.67
Total Liabilities .....	\$457,749.56

## RECEIPTS

Assessments, 1933 .....	\$ 52,658.13
Assessments levied in prior years .....	15,621.35
Cash received for premiums on cash system .....	125,543.25
Cash received for interest .....	7,306.12
Cash received for sale of investments .....	6,252.73
Cash received for re-insurance .....	18,608.99
Cash received from all other sources .....	4,243.03
Total Receipts .....	\$230,233.60

## DISBURSEMENTS

Expenses of Management:	
Cash paid for commissions .....	\$ 28,936.24
Fuel and light .....	93.69
Investigation and adjustment of claims .....	6,589.46
Interest .....	5,137.67
Statutory assessment and license fees .....	431.00
Travelling expenses .....	2,213.66
Rent and taxes .....	4,164.36
Salaries, directors' and auditors' fees .....	13,725.10

Printing, stationery and advertising .....	2,593.14
Postage, telegrams and express .....	2,609.90
<b>Total.....</b>	<b>\$ 66,494.22</b>
<b>Miscellaneous Expenses:</b>	
Losses occurring during 1933 .....	87,714.23
Losses occurring in prior years .....	6,809.25
Re-insurance .....	29,248.89
Rebates and return premiums .....	15,693.76
Repayment of loans .....	3,309.48
For purchase of investments .....	4,275.00
Other expenditures .....	8,754.57
<b>Total Disbursements .....</b>	<b>\$222,299.40</b>

#### MISCELLANEOUS RISKS

##### RISKS ON MUTUAL SYSTEM

Policies in force 31st December, 1932 .....	\$22,219,100.00
Policies taken during 1933, new or renewed .....	4,761,888.00
Gross number and amount of mutual system risks in force at any time during 1933 .....	\$26,980,988.00
Deduct expired and cancelled in 1933 .....	8,352,980.00
Net risks on mutual system in force 31st December, 1933 .....	\$18,628,008.00

##### RISKS ON CASH SYSTEM

Policies in force 31st December, 1932 .....	\$16,603,249.00
Policies taken during 1933, new or renewed .....	6,909,830.00
Gross number and amount of cash system risks in force at any time during 1933 .....	\$23,513,079.00
Deduct expired and cancelled in 1933 .....	8,122,163.00
Net risks in force at 31st December, 1933, on cash system .....	\$15,390,916.00

#### GENERAL INTERROGATORIES

What is the scale of the premium note rates taken by the Company? Answer:  
2% Fire, 1.5% W.S.

How often are assessments made? Answer: Annually.

How many assessments were made during the year 1933? Answer: One.

Date when made? Answer: October 1st.

What are the several rates per cent. of such assessments on the face of premium notes or undertakings? Answer: 25% Fire, 20% W.S.

At what dates respectively were such assessments payable? Answer: October 1st, with 30 days of grace.

Were the Company's accounts duly audited for the year ending 31st December, 1933? Answer: Yes.

Date of said audit? Answer: Continuous.

Names and Post Office addresses of the Auditors of accounts of 1933? Answer:  
Stempel & Patrick, Birks Bldg., Saskatoon, Saskatchewan.

Enumerate all books of record or account kept for purposes of the Company? Answer:  
General Ledger, Synoptic, Agents' Ledger, Policy Records and Expiry Records.

Total amount loaned to the directors or other officers? Answer: Nil.

Does any officer or director receive any commission on any business of the Company?  
Answer: Yes, any director or officer who may be duly licensed as agent.

Place appointed for the annual meeting? Answer: Saskatoon on last Friday in January.

Place and date of last annual meeting? Answer: Saskatoon, January 27th, 1933.

Specify the officers of the Company who are under bond, the sums, and the guarantee companies or sureties respectively? Answer: Manager, \$4,000.00; Accountant.

Of how many directors does the board consist? Answer: Nine.

How often does the board meet and what fees are paid to directors? Answer:  
Monthly, \$10.00 per diem, travelling expenses, and \$3.00 per diem for subsistence.

## TORONTO GENERAL INSURANCE COMPANY

HEAD OFFICE: 208 FEDERAL BUILDING, RICHMOND STREET WEST, TORONTO, ONT.

Incorporated July 21, 1921.

Commenced Business in Alberta, February 20th, 1923.

*Officers:*

President .....	G. L. Smith
Vice-President .....	Rt. Hon. Arthur Meighen
Vice-President .....	W. P. Fess
General Manager .....	Paul H. Horst
Secretary .....	T. G. Breck
Treasurer .....	Charles W. Sykes

*Directors:*

Lt. Col. C. H. Ackerman, J. T. Braund, Thomas G. Breck, C. W. Buchanan,  
 R. T. Evans, G. L. Smith, K.C., W. P. Fess, Paul H. Horst, Ray Lawson,  
 M. A. Mackenzie, M.A., F.I.A., Rt. Hon. Arthur Meighen, P.C., K.C.,  
 J. Fyfe Smith.

Auditors: Clarkson, Gordon, Dilworth, Guilfoyle &amp; Nash, Toronto, Ontario.

Amount deposited with the Government of Alberta.....\$25,000.00

Amount of Capital Stock authorized.....\$600,000.00

Number of Shares, 200,000. Par Value, \$3.00

	Amount	Amount
	Subscribed for.	Paid in Cash.
Capital stock at beginning of year.....	\$284,391.00	\$284,391.00
Capital stock at end of year .....	\$284,391.00	\$284,391.00

*Premium on Capital Stock.*

Total amount paid as premium on capital stock at beginning of year.....\$883,136.10

Total amount paid to 31st December, 1933 .....

\$883,136.10

## FINANCIAL STATEMENT (December 31st, 1933)

(As filed by the Company—not examined)

## ASSETS

Mortgage loans on real estate, first mortgages .....	\$ 45,350.00
Book value of bonds, debentures and debenture stocks, owned:	
Not in default .....	\$852,769.01
In default .....	57,252.54
	910,021.55
Book value of stocks owned .....	15,721.10
Cash on hand and in Banks:	
On hand at Head Office .....	\$ 3,726.98
In chartered banks of Canada in Canada .....	78,146.22
In all other banks and depositories .....	21.60
	81,894.80
Interest accrued .....	12,691.20
Agents' balances and premiums uncollected:	
Written on or after October 1st, 1933 .....	\$ 77,084.22
Written prior to October 1st, 1933 .....	37,030.78
	114,115.00

Amount due from reinsurance on losses already paid .....	26.21
Amounts due from other Insurance Companies .....	7,062.36
Total Gross Assets .....	\$1,186,882.22
Deduct Assets not admitted:	
Agents' balances .....	\$37,030.78
Deficiency of market under book value of bonds and debentures .....	16,257.46
Deficiency of market under book value of stocks .....	167.10
Total Admitted Assets .....	<u>\$1,133,426.88</u>

## LIABILITIES

	In the Province.	Elsewhere.	Total Liabilities.
Total provision for unpaid claims .....	\$ 15,499.50	\$174,218.70	\$ 189,718.20
Total net reserve, \$312,276.90, carried out at 80% thereof .....	7,150.94	242,670.58	249,821.52
Expenses due and accrued .....			8,142.46
Taxes due and accrued .....			12,294.23
Reinsurance premiums .....			11,726.50
Return premiums .....			866.99
Other contingency reserves .....			15,000.00
Liability re Workmen's Compensation Insurance (Quebec) .....			16,788.31
Total Liabilities excluding Capital Stock .....			\$ 504,358.21
Capital Stock paid in cash .....			\$284,391.00
Surplus or deficit in Profit and Loss Account .....			344,677.67
Excess of Assets over Liabilities (Surplus for protection of policyholders) .....			629,068.67
Total Liabilities .....			<u>\$1,133,426.88</u>

## PROFIT AND LOSS ACCOUNT

	In the Province.	Elsewhere.	All Business.
Net premiums written .....	\$ 22,581.31	\$525,567.62	\$548,148.93
Reserve for unearned premiums:			
At beginning of year .....	\$ 9,306.24	\$251,566.36	\$260,872.60
At end of year .....	7,150.94	242,670.58	249,821.52
Decrease .....	\$ 2,155.30	\$ 8,895.78	\$ 11,051.08
Net premiums earned .....	\$ 24,736.61	\$534,463.40	\$559,200.01
Net losses and claims incurred .....	\$ 20,631.09	\$208,994.14	\$229,625.23
Net adjustment expenses .....	2,184.09	30,945.87	33,129.96
Commissions .....			133,561.44
Taxes .....			17,060.74
Salaries, fees and travelling expenses .....			95,708.81
All other expenses .....			43,194.36
Total Claims and Expenses .....			\$552,280.54
Underwriting profit .....			\$ 6,919.47
Other revenue .....			50,204.11
Other expenditure .....			\$ 18,060.69
Net Profit for the year .....			<u>\$ 39,062.89</u>

## SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding Capital Stock) at beginning of year .....	\$593,224.81
Net profit for year .....	39,062.89
	<hr/>
Increase in unadmitted assets .....	\$632,287.70
	3,219.03
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year.....	<u>\$629,068.67</u>

## THE WESTERN EMPIRE LIFE ASSURANCE COMPANY

HEAD OFFICE: SOMERSET BUILDING, WINNIPEG, MANITOBA.

Incorporated, March 26, 1911. Commenced Business, January 1, 1912.

Commenced Business in Alberta, January 2, 1917.

## Officers:

President .....	R. W. Craig, K.C.
Vice-President .....	Brig.-Gen. H. M. Dyer
General Manager .....	F. C. O'Brien
Actuary .....	S. F. Conrod

## Directors:

R. W. Craig, H. M. Dyer, Dr. A. M. Campbell, Dr. A. Fraser, William Hudson.	
Amount deposited with the Government of Alberta .....	\$100,000.00
(Reciprocal Deposit held in Winnipeg)	
Authorized capital .....	\$1,000,000.00
Amount subscribed .....	881,000.00
Amount paid .....	218,153.09

## FINANCIAL STATEMENT (December 31st, 1933)

## ASSETS

(As filed by the Company)

Real estate held for sale .....	\$ 147,751.17
Mortgage loans on real estate:	
First mortgages .....	\$901,461.53
Agreements for sale .....	87,363.14
	<hr/>
Loans to policyholders .....	\$505,151.75
Advances to policyholders under automatic non-forfeiture provisions .....	155,217.96
	<hr/>
Book value of bonds and debentures:	
Not in default .....	\$ 62,814.98
In default .....	14,115.38
	<hr/>
Cash on hand and in banks .....	76,930.36
Interest due and accrued .....	6,209.30
Net premiums due and uncollected and deferred .....	183,575.85
	<hr/>
Total Assets .....	\$1,910,482.75

## LIABILITIES

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain .....	\$1,423,951.00
Net liability for payments due under contracts .....	9,893.00
Amounts left with Company .....	6,270.55
Received from policyholders in advance .....	4,525.83
Provincial, municipal and other taxes due and accrued .....	6,500.00

Dividends to shareholders unclaimed .....	110.00
Salaries, rents and office expenses due and accrued .....	17.27
Medical examiners' fees due and accrued .....	5.00
Commissions to agents due and accrued .....	59.41
Borrowed money .....	124,500.00
Sundry accounts .....	1,385.45
Undivided surplus .....	15,112.15
Contingent reserve .....	100,000.00
Capital stock paid in cash .....	218,153.09
 Total Liabilities, Surplus and Capital .....	 <u>\$1,910,482.75</u>

## INCOME RECEIPTS

Assurance premiums:	
First year .....	\$ 24,992.98
Renewals .....	235,695.57
Single .....	4,179.73
	<u>\$264,868.28</u>
Less reinsurance premiums paid .....	4,444.04
 Total net premium income and consideration for annuities .....	 <u>\$260,424.24</u>
Consideration for supplementary contracts .....	10,000.00
Amounts left with the Company at interest .....	851.35
Interest and dividends .....	66,064.21
Income from all other sources .....	90.20
Gross profit on sale or maturity of ledger assets .....	2,754.55
 Total Income .....	 <u>\$340,184.55</u>

## EXPENDITURE DISBURSEMENTS

	Death Claims.	Matured Endowments.	Disability Claims.	Total.
Amount Assured:				
Ordinary .....	\$34,480.33	\$ 5,040.00	\$ 1,464.55	\$ 40,984.88
Less received for reinsured .....	7,512.67			7,512.67
	<u>\$26,967.66</u>	<u>\$ 5,040.00</u>	<u>\$ 1,464.55</u>	<u>\$ 33,472.21</u>
Net surrender values .....				118,874.87
Net dividends:				
In cash .....				111.13
Cash payments to annuitants .....				800.00
 Total net disbursements in respect of assurance and annuity contracts .....	 <u>\$153,258.21</u>			
Net payments on supplementary contracts .....	4,016.00			
Net reduction in premiums resulting from application of dividends .....	235.58			
Amounts left with the Company and interest accumulations withdrawn .....	1,123.47			
Taxes, licenses and fees .....	7,838.80			
Head Office expenses: Salaries, \$25,946.10; directors' fees, \$260.00; auditors' fees, \$680.00; travelling expenses, \$510.95; rents, \$4,560.00; miscellaneous, \$4,473.10 .....	36,430.15			
Branch Office and Agency expenses: First year (Assurance commissions), \$16,024.97; renewal, \$6,018.17; single, \$140.22; salaries, \$17,483.42; travelling expenses, \$1,719.05; advanced to agents, \$5,894.50; rents, \$4,198.40; miscellaneous, \$3,420.28 .....	54,899.01			
All other expenses: Advertising, \$1,772.13; postage, \$1,110.20; express, telegrams and telephones, \$441.73; printing and stationery, \$3,254.72; legal fees, \$614.19; commissions on loans, \$4,904.22; medical fees, \$3,169.90; miscellaneous (exchange), \$300.86 .....	15,567.95			
 Total Disbursements .....	 <u>\$273,369.17</u>			

## EXHIBIT OF ANNUITIES

Classification	Arising Out of Life Insurance Contracts		Not involving Life Contingencies, (Supplementary Contracts)		Disability Annuities		Totals	
	No.	Annual Payment.	No.	Annual Payment.	No.	Annual Payment.	No.	Annual Payment.
Life Annuities Proper.	1	\$ 800.00	3	\$1,250.00	5	\$ 900.00	9	\$2,950.00
New issued	....	....	1	1,162.00	1	352.80	2	1,514.80
Transferred to	....	....	3	1,250.00	....	....	3	1,250.00
At end of 1932	1	\$ 800.00	7	\$3,662.00	6	\$1,252.80	14	\$5,714.80
At end of 1933	....	....	....	....	....	....	....	....

## EXHIBIT OF POLICIES (ORDINARY)

Classification.	Whole Life.		Endowment Assurances		Term and Other		Bonus Additions.		Totals	
	No.	Amount.	No.	Amount.	No.	Amount.	(6)	(7)	No.	Amount.
At end of 1932	(1)	(2)	(3)	(4)	(5)	(6)	\$ 355,649	\$10,025	5,100	\$9,471,930
New issued	4,409	\$8,144,212	597	\$ 967,044	94	\$ 472,004	....	....	793	1,540,131
Old revived	618	\$934,111	83	134,016	92	32,488	....	....	58	101,988
Old increased	51	69,500	....	....	7	5,730	....	....	....	24,753
Transferred to	....	16,892	....	2,131	....	....	....	....	....	58,038
Less ceased by:	6	12,775	6	8,054	7	37,209	....	....	19	....
Death	10	31,120	1	1,000	....	....	....	....	....	32,160
Maturity	....	....	1	5,000	....	....	....	....	....	5,000
Expiry	....	....	....	....	15	11,200	....	....	15	11,200
Surrender	404	\$81,644	53	80,196	....	....	....	....	....	932,535
Lapse	573	\$80,791	80	128,250	37	180,328	....	....	690	1,189,379
Decrease	1	85,264	....	11,334	....	16,861	....	....	1	113,959
Not taken	32	46,000	3	5,740	3	17,313	....	....	38	69,053
Transferred from	13	28,000	6	7,000	....	....	....	....	19	35,000
Total ceased	1,033	\$1,922,819	148	\$ 239,020	55	\$ 225,712	\$ 735	1,236	....	\$2,388,286
At end of 1933	4,051	\$7,234,671	538	\$ 867,225	145	\$ 677,368	\$ 9,290	4,734	....	\$8,808,554
Reinsured	....	\$ 78,698	....	....	....	\$ 5,000	....	....	....	\$ 83,698

## MISCELLANEOUS

Additional Accidental Death Benefits:  
 Gross amount issued ..... \$122,405  
 In Force ..... 972,125  
 Reinsured ..... \$122,405  
 Reinsured ..... 972,125

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT  
AS AT DECEMBER 31st, 1933

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Acadia Fire Insurance Company .....	T. L. Tennent .....	Calgary .....	Fire, Tornado, Explosion, Sprinkler Leakage, Weather.
Aetna Insurance Company .....	G. L. Pratt .....	Calgary .....	Fire, Hail, Tornado, Inland Marine, Sprinkler Leakage, Riot, Civil Commotion, Explosion.
Actna Life Insurance Company .....	C. S. Bell .....	Calgary .....	Sickness and Accident.
Alberta Life and Accident Insurance Company .....	J. D. D. Spence .....	Calgary .....	Fire, Sickness, Accident, Burglary, Plate Glass, Auto, Explosion, Sprinkler Leakage, Guaranteee, Inland Transportation, Tornado, Weather.
Alliance Assurance Company, Ltd. .....	H. M. Martin .....	Edmonton .....	Fire, Auto, Hail, Sprinkler Leakage, Explosion, Inland Transportation, Tornado.
Alliance Insurance Company of Philadelphia .....	H. V. Heal .....	Calgary .....	Fire, Tornado, Auto, Earthquake, Inland Transportation, Sprinkler Leakage, Aircraft, Explosion, Hail.
American Alliance Insurance Company .....	C. H. Dunham .....	Calgary .....	Fire, Tornado, Explosion, Tornado, Sprinkler Leakage.
American Central Insurance Company .....	H. Milton Martin .....	Edmonton .....	Fire, Sprinkler Leakage, Explosion, Auto.
American Insurance Company .....	J. L. Brown .....	Edmonton .....	Fire, Sprinkler Leakage, Explosion, Tornado, Inland Transportation, Accident, Auto, Burglary, Plate Glass, Weather.
Anglo-Scottish Insurance Company, Limited .....	Chas. E. Lane .....	Calgary .....	Fire, Limited Explosion, Sprinkler Leakage, Inland Transportation, Weather.
Atlas Assurance Company, Ltd., London, England .....	W. R. Pallister .....	Calgary .....	Auto and Theft.
Agricultural Insurance Company .....	H. H. Buchanan .....	Calgary .....	Auto (excluding Fire).
American Automobile Fire Insurance Company .....	Geo. E. Horston .....	Medicine Hat .....	Fire.
American Automobile Insurance Company .....	Geo. E. Horston .....	Medicine Hat .....	Fire.
Baloise Fire Insurance Company .....	G. E. H. Smith .....	Edmonton .....	Fire.
Beaver Fire Insurance Company .....	C. A. Hyndman .....	Edmonton .....	Fire.
The Bee Hall Insurance Company of Paris .....	J. F. Quigley .....	Calgary .....	Hail.
Boiler Inspection & Insurance Company of Canada .....	Hornibrook, Whittenore & Allan .....	Calgary .....	Steam Boiler, Engine and Breakage of Electrical Machinery.

Boston Insurance Company .....	J. H. Goodwin .....	Calgary .....	Fire, Sprinkler Leakage, Inland Transportation, Limited Explosion, Weather.
British America Assurance Company .....	Thos. S. Magee .....	Edmonton .....	Fire, Auto, Inland Transportation, Explosion, Sprinkler Leakage, Tornado, Lightning, Weather, Guarantee, Burglary, Inland Marine, Accident, Sickness, Use and Occupancy, Rent, Profit, Plate Glass, Liability, Marine.
British Canadian Insurance Company .....	H. A. Benjamin, Ltd. .....	Calgary .....	Fire, Auto, Explosion, Inland Transportation, Use and Occupancy, Rent, Profit, Inland Marine, Steam Boiler, Sprinkler Leakage, Tornado, Lightning, Burglary, Guarantee, Accident, Sickness, Plate Glass, Marine, Liability, Weather.
British Empire Assurance Company .....	E. B. Alssopp .....	Edmonton .....	Fire, Auto, Explosion, Inland Transportation, Lightning, Use and Occupancy, Rent, Profit, Tornado, Sprinkler Leakage, Burglary, Guarantee, Accident, Sickness, Plate Glass, Inland Marine, Liability, Marine, Weather.
British Colonial Fire Insurance Company .....	Sydney Wood .....	Edmonton .....	Fire, Sprinkler Leakage, Explosion, Tornado, Auto.
British Crown Assurance Corporation, Ltd. ....	H. D. Patterson .....	Calgary .....	Fire, Sprinkler Leakage, Tornado, Explosion, Weather.
British & European Insurance Company, Ltd. ....	J. H. Goodwin .....	Calgary .....	Fire, Tornado, Explosion, Sprinkler Leakage.
British General Insurance Company, Ltd. ....	F. H. Kenwood .....	Edmonton .....	Fire, Tornado, Explosion, Auto, Sprinkler Leakage.
British Law Insurance Company of London .....	T. W. Teape .....	Edmonton .....	Fire, Explosion, Tornado, Sprinkler Leakage, Weather.
British Northwestern Fire Insurance Company .....	H. D. Patterson .....	Calgary .....	Fire, Sprinkler Leakage, Tornado, Explosion, Accident, Sickness, Employer's Liability, Inland Transportation, Plate Glass, Burglary.
British Oak Insurance Company .....	G. L. Peet .....	Calgary .....	Fire, Inland Transportation, Auto, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Sprinkler Leakage, Explosion, Guarantee, Plate Glass, Burglary, Steam Boiler, Live Stock.
British Traders' Insurance Company, Ltd. ....	C. E. Demeritt .....	Calgary .....	Fire, Auto, Sprinkler Leakage, Explosion, Use and Occupancy, Rent, Profit, Riot, Civil Commotion, Tornado, Property Damage.

## INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1933—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Caledonian American Insurance Co. of New York .....	T. W. Teape Hugh Melvin .....	Edmonton ..... Calgary .....	Fire, Sprinkler Leakage, Tornado, Explosion. Fire, Explosion, Sprinkler Leakage, Tornado, Auto.
Caledonian Insurance Company .....	J. A. McKinnon W. H. Skinner .....	Edmonton ..... Calgary .....	Fire, Explosion, Sprinkler Leakage, Tornado. Fire, Accident, Sickness, Auto, Burglary, Guar- antee, Liability, Sprinkler Leakage, Explosion, Tornado.
California Insurance Company of San Francisco .....	C. E. Bissell R. F. Swaine .....	Calgary ..... Calgary .....	Life. Fire, Auto, Explosion, Sprinkler Leakage, Tor- nado, Plate Glass, Inland Transportation, Accident, Burglary, Guarantee.
Canada Accident & Fire Assurance Company .....	W. J. Snaddon .....	Calgary .....	Fire, Auto, Plate Glass, Sprinkler Leakage, Burglary, Guarantee, Explosion, Tornado, Live Stock.
Canada Life Assurance Company .....	G. L. Peet .....	Calgary .....	Fire, Auto, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transpor- tation, Sprinkler Leakage, Explosion, Guar- antee, Plate Glass, Burglary, Public Liability, Property Liability.
Canada Security Assurance Company .....	James O. Miller .....	Calgary .....	Fire, Auto, Explosion, Sprinkler Leakage, Earth- quake, Tornado, Inland Transportation.
Canadian Fire Insurance Company .....	W. J. Snaddon .....	Calgary .....	Fire, Guarantee, Burglary, Auto, Inland Trans- portation, Plate Glass, Forgery, Accident.
Canadian General Insurance Company .....	J. G. Butler .....	Edmonton .....	Guarantee, Plate Glass, Burglary, Forgery, Auto, Fire, Sprinkler Leakage, Tornado, Explosion.
County Fire Insurance Company of Philadelphia .....	United Grain Growers .....	Calgary .....	Fire, Accident, Sickness, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Guarantee, Burglary, Auto, Property Liability.
Canadian Indemnity Company .....	H. Norman Hanly .....	Calgary .....	Plate Glass, Fire, Burglary, Auto, Accident, Sickness, Guarantee, Liability, Inland Trans- portation.
Canadian Surety Company .....			
Car & General Insurance Corporation, Ltd. .....			
Casualty Company of Canada .....			

Central Canadian Insurance Company .....	N. Roy Weber .....	Edmonton .....	Fire, Auto, Employer's Liability, Weather, Inland Transportation, Inland Marine, Sprinkler Leakage, Plate Glass, Explosion, Steam Boiler, Burglary, Theft, Guarantee.
Central Insurance Company, Limited .....	H. A. Benjamin .....	Calgary .....	Fire, Explosion, Auto, Sprinkler Leakage, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Guarantee, Plate Glass, Burglary, Steam Boiler, Live Stock.
Central Manufacturers' Mutual Insurance Co. ....	J. B. Gillies .....	Edmonton .....	Mutual Fire and Auto.
Century Insurance Company, Limited .....	C. E. Lane .....	Calgary .....	Fire, Sprinkler, Leakage, Explosion, Guarantee, Plate Glass, Burglary, Auto.
Citizens' Insurance Company of New Jersey .....	J. B. Slessor .....	Edmonton .....	Fire, Hail, Tornado, Sprinkler Leakage, Limited Explosion.
Columbia Insurance Company .....	T. L. Tennent .....	Calgary .....	Fire, Explosion, Sprinkler Leakage, Weather.
Commercial Life Assurance Company .....	J. W. Glenwright .....	Edmonton .....	Life.
Commercial Union Assurance Company of London .....	C. H. Chapman .....	Edmonton .....	Fine, Limited Explosion, Sprinkler Leakage, Plate Glass, Auto, Burglary, Inland Transportation, Tornado, Tourist Baggage, Use & Occupancy.
Confederation Life Association .....	J. V. Cook .....	Edmonton .....	Life.
Connecticut Fire Insurance Co. of Hartford .....	H. B. MacDonald .....	Calgary .....	Fire, Hail, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit, Inland Transportation.
Camden Fire Insurance Association .....	J. G. Butler .....	Edmonton .....	Fire, Sprinkler Leakage, Auto, Explosion.
Continental Casualty Company .....	C. S. Bell .....	Calgary .....	Accident, Sickness, Auto, Plate Glass, Burglary, Liability.
City of New York Insurance Company .....	H. A. Benjamin .....	Calgary .....	Fire, Tornado, Sprinkler Leakage, Inland Transportation, Use & Occupancy, Rent, Profit, Hail, Auto, Earthquake, Aircraft, Property Damage, Explosion.
Continental Insurance Company of New York .....	H. A. Benjamin .....	Calgary .....	Life.
Continental Life Insurance Company .....	J. Q. Foy .....	Edmonton .....	Fire, Explosion, Sprinkler Leakage, Tornado, Auto.
Cornhill Insurance Company, Limited .....	G. E. H. Smith .....	Edmonton .....	Life.
Crown Life Insurance Company .....	L. St. C. Gaetz .....	Calgary .....	Accident, Sickness, Plate Glass, Fire, Guarantee, Burglary, Life, Auto, Liability, Inland Transportation, Steam Boiler.
Dominion of Canada General Insurance Company .....	H. Norman Hanly .....		

## INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1933—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Dominion Fire Insurance Company .....	G. E. H. Smith .....	Edmonton .....	Fire, Auto, Plate Glass.
Dominion Life Assurance Company .....	J. A. Mather .....	Calgary .....	Life.
The T. Eaton Life Assurance Company .....	R. S. McCordick .....	Calgary .....	Life.
Eagle, Star & British Dominions Insurance Company, Ltd .....	H. D. Patterson .....	Calgary .....	Fire, Plate Glass, Sprinkler Leakage, Tornado, Explosion, Weather, Inland & Ocean Marine.
Ensign Insurance Company .....	G. E. H. Smith .....	Calgary .....	Life.
Empire Life Insurance Company .....	G. M. Bell .....	Calgary .....	Fire, Accident, Sickness, Auto, Guarantee, Burglary, Plate Glass, Sprinkler Leakage, Steam Boiler, Tornado, Property Damage.
Employers' Liability Assurance Corporation, Ltd. ....	V. Grace .....	Calgary .....	Fire, Hail, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit, Inland Transportation.
Equitable Fire & Marine Insurance Company .....	H. W. Allan .....	Calgary .....	Fire, Sprinkler Leakage, Limited Explosion, Tornado, Weather.
Essex & Suffolk Equitable Insurance Society, Ltd. ....	W. R. Pallister .....	Calgary .....	Life.
Excelsior Life Insurance Company .....	E. H. Molstad .....	Edmonton .....	Guarantee, Plate Glass, Auto, Burglary, Accident, Sickness, Liability.
Fidelity Insurance Company of Canada .....	N. Roy Weber .....	Edmonton .....	Fire, Tornado, Explosion, Sprinkler Leakage, Inland Transportation, Use & Occupancy, Rent, Profit, Hail, Earthquake, Property Damage, Aircraft, Auto.
Fidelity-Phenix Fire Insurance Company of New York .....	H. A. Benjamin .....	Calgary .....	Aviation, Auto (excluding Fire), Accident, Sickness, Burglary, Plate Glass, Steam Boiler, Guarantee.
Fidelity & Casualty Company of New York .....	G. L. Peet .....	Calgary .....	Fire, Tornado, Limited Explosion, Sprinkler Leakage.
Fire Association of Philadelphia .....	Hornibrook, Whittenmore & Allan .....	Calgary .....	Fire, Explosion.
Fire Insurance Company of Canada .....	I. F. Quigley .....	Calgary .....	Fire, Inland Transportation, Sprinkler Leakage, Explosion, Weather, Use & Occupancy, Rent, Profit, Inland Marine.
Firemen's Fund Insurance Company .....	Harry V. Bell .....	Calgary .....	

Firemen's Insurance Company of Newark .....	G. E. H. Smith .....	Edmonton .....	Fire.
First American Fire Insurance Company .....	H. A. Benjamin .....	Calgary .....	Fire, Tornado, Inland Transportation, Sprinkler Leakage, Explosion, Use & Occupancy, Rent, Profit, Hail.
First National Insurance Company of America .....	R. W. Henry .....	Edmonton .....	Fire, Sprinkler Leakage, Tornado, Auto, Explosion.
Franklin Fire Insurance Co. of Philadelphia .....	A. C. Hagen .....	Calgary .....	Fire, Auto, Tornado, Sprinkler Leakage.
General Accident Assurance Co. of Canada .....	R. C. Borland .....	Calgary .....	Fire, Auto, Sickness, Steam Boiler, Burglary, Guarantee, Auto, Plate Glass, Sprinkler Leakage, Electrical Machinery, Explosion, Tornado.
General Accident Fire & Life Assurance Corporation, Ltd. ....	W. R. Hull .....	Calgary .....	Fire, Sprinkler Leakage, Auto, Windstorm, Explosion, Liability, Burglary, Plate Glass, Accident, Sickness, Inland Transportation, Inland Marine.
General Casualty Insurance Co. of Paris, France .....	T. W. Baker .....	Calgary .....	Accident, Sickness, Auto (excluding Fire), Burglary, Plate Glass, Hail, Guarantee, Inland Transportation.
General Casualty Company of America .....	R. W. Henry .....	Edmonton .....	Plate Glass, Auto (excluding Fire).
General Exchange Insurance Corporation .....	T. B. Crabtree .....	Calgary .....	Auto (excluding Public Liability).
General Fire Insurance Co. of Paris .....	J. L. Brown .....	Edmonton .....	Fire, Limited Explosion, Tornado, Sprinkler Leakage.
General Insurance Company of America .....	R. W. Henry .....	Edmonton .....	Fire, Sprinkler Leakage, Tornado, Auto, Inland Transportation, Property Damage, Explosion.
German Mutual Fire Insurance Company .....	S. H. Reist .....	Wetaskiwin .....	Mutual Fire.
Girard Fire & Marine Insurance Company .....	G. E. H. Smith .....	Edmonton .....	Fire.
Great American Insurance Company .....	H. B. MacDonald .....	Calgary .....	Fire, Tornado, Auto, Hail, Explosion, Riot, Inland Transportation, Aircraft, Sprinkler Leakage, Property Damage, Earthquake.
Glens Falls Insurance Company .....	C. H. Durham .....	Calgary .....	Fire, Auto, Explosion, Ocean Marine, Earthquake, Inland Navigation and Transportation, Weather, Sprinkler Leakage, Riot, Civil Commotion, Aircraft.
Globe Indemnity Company of Canada .....	J. O. Miller .....	Calgary .....	Fire, Accident, Sickness, Plate Glass.
Globe & Rutgers Fire Insurance Co. of New York .....	C. A. Brine .....	Edmonton .....	Fire, Inland Transportation, Explosion, Sprinkler Leakage, Tornado, Earthquake, Auto.
Grain Insurance & Guarantee Company .....	G. H. Van Allen .....	Edmonton .....	Fire, Guarantee, Burglary, Surety.
Great West Life Assurance Company .....	N. White .....	Calgary .....	Life.

## INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1933—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Guarantee Company of North America	F. W. Mapson .....	Calgary .....	Guarantee.
Guardian Assurance Company, Ltd., of London	W. H. Skinner .....	Calgary .....	Fire, Sprinkler Leakage, Explosion, Tornado.
Great American Indemnity Company	Jas. O. Miller .....	Calgary .....	Auto, Plate Glass.
Guardian Insurance Company of Canada	W. H. Skinner .....	Calgary .....	Fire, Accident, Sickness, Plate Glass, Liability, Burglary, Guarantee, Auto, Tornado, Sprinkler Leakage, Steam Boiler, Explosion, Inland Transportation.
Guildhall Insurance Company, Ltd. ....	C. L. Jacques .....	Calgary .....	Fire, Auto, Burglary, Explosion, Plate Glass, Sprinkler Leakage, Tornado.
Hardware Dealers' Mutual Fire Insurance Company	D. T. Mills .....	Calgary .....	Mutual Fire, Auto, Tornado, Theft.
Halifax Fire Insurance Company	G. E. H. Smith .....	Edmonton .....	Fire, Auto, Plate Glass, Sprinkler Leakage, Use & Occupancy, Rent, Profit.
Hartford Accident & Indemnity Company	W. R. Cope .....	Calgary .....	Auto, Accident, Sickness, Burglary, Plate Glass, Guarantee.
Hartford Fire Insurance Company	W. R. Cope .....	Calgary .....	Fire, Explosion, Tornado, Auto, Inland Transportation, Cyclone, Sprinkler Leakage, Aviation, Hail, Weather, Earthquake, Property Damage, Marine, Transit.
Hartford Live Stock Insurance Company	W. R. Cope .....	Calgary .....	Live Stock.
Home Assurance Company of Canada	F. A. Ogilvie .....	Calgary .....	Sickness, Accident, Plate Glass, Auto, Fire.
Home Insurance Company of New York	J. A. MacKinnon .....	Edmonton .....	Fire, Auto, Hail, Sprinkler Leakage, Burglary, Tornado, Inland Transportation, Explosion, Property Damage, Weather, Earthquake.
Home Fire & Marine Insurance Co. of California	Alexander Lamont .....	Calgary .....	Fire, Sprinkler Leakage, Explosion, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation.
Home Indemnity Company of New York	A. C. Hagen .....	Calgary .....	Auto (excluding Fire).
Hudson's Bay Insurance Company	E. S. Buchanan .....	Calgary .....	Fire, Explosion, Tornado, Auto, Sprinkler Leakage, Accident, Sickness, Guarantee, Burglary, Steam Boiler, Plate Glass, Weather.
Homestead Fire Insurance Co. of Baltimore	J. A. MacKinnon .....	Edmonton .....	Fire, Sprinkler Leakage, Tornado, Explosion, Auto.

Imperial Assurance Company .....	T. L. Tenant .....	Calgary .....	Fire, Explosion, Sprinkler Leakage, Weather.
Imperial Guarantee & Accident Insurance Co. ....	C. E. McManus .....	Edmonton .....	Fire, Auto, Explosion, Inland Transportation, Lightning, Tornado, Sprinkler Leakage, Burglary, Use & Occupancy, Rent, Profit, Guarantee, Accident, Plate Glass, Sickness, Liability, Marine, Inland Marine, Weather.
Imperial Insurance Office .....	J. H. Robson .....	Edmonton .....	Fire, Accident, Sickness, Auto, Guarantee, Explosion, Sprinkler Leakage, Tornado, Burglary, Plate Glass, Liability, Weather, Inland Transportation, Property Damage.
Imperial Life Assurance Company of Canada .....	H. K. Hunt .....	Calgary .....	Life.
Indemnity Insurance Company of North America .....	H. V. Heal .....	Calgary .....	Sickness, Accident, Plate Glass, Forgery, Guaranteee, Auto (excluding Fire), Burglary, Live Stock.
Insurance Company of North America .....	H. V. Heal .....	Calgary .....	Fire, Auto, Hail, Explosion, Inland Transportation, Sprinkler Leakage, Aircraft, Tornado, Earthquake.
Insurance Company of the State of Pennsylvania .....	W. R. Bradley .....	Calgary .....	Fire, Tornado, Sprinkler Leakage, Explosion.
Law, Union & Rock Insurance Company of London .....	E. S. Buchan .....	Calgary .....	Fire, Accident, Sickness, Auto, Guarantee, Burglary, Plate Glass, Weather, Liability, Surety.
London & County Insurance Company, Ltd. ....	J. H. Robson .....	Edmonton .....	Fire, Sprinkler Leakage, Tornado, Weather, Explosion.
Legal & General Assurance Society, Ltd. ....	E. D. Arnold .....	Calgary .....	Fire, Auto, Tornado, Sprinkler Leakage, Explosion.
Liverpool & London & Globe Insurance Company, Ltd. ....	C. E. McManus .....	Edmonton .....	Fire, Plate Glass, Sickness, Accident.
-Liverpool-Manitoba Assurance Company .....	H. L. Gillies .....	Calgary .....	Fire, Auto, Explosion, Sprinkler Leakage, Tornado.
Local Government Guarantee Society, Ltd. ....	Administration & Trust Co. ....	Edmonton .....	Fire.
London Assurance Corporation .....	Hornibrook, Whittenore & Alan .....	Calgary .....	Fire, Explosion, Auto, Sprinkler Leakage, Tornado, Inland Transportation, Weather.
London Canada Insurance Company .....	W. R. Cope .....	Calgary .....	Fire, Hail, Auto, Tornado, Limited Explosion, Sprinkler Leakage.
London Guarantee & Accident Company, Ltd. ....	Chapman & Slessor .....	Edmonton .....	Fire, Sickness, Accident, Guarantee, Plate Glass, Burglary, Auto, Sprinkler Leakage, Tornado, Explosion, Inland Transportation, Weather.
London & Lancashire Guarantee & Accident Co. of Canada .....	C. G. Scarth .....	Edmonton .....	Accident, Sickness, Auto, Guarantee, Plate Glass, Liability, Burglary, Fire.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31<sup>ST</sup>, 1933—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
London & Lancashire Insurance Company, Ltd.....	J. S. Kirkpatrick .....	Edmonton .....	Fire, Auto, Inland Marine, Explosion, Tornado, Sprinkler Leakage.
London Life Insurance Company .....	J. G. Graham .....	Edmonton .....	Life, Accident, Sickness.
London & Scottish Assurance Corporation, Ltd. ....	V. H. Anderson .....	Calgary .....	Life, Fire, Auto, Burglary, Plate Glass, Sprinkler Leakage, Weather, Limited Explosion, Inland Transportation.
London & Provincial Marine & General Insurance Co., Ltd.....	Jas. O. Miller .....	Calgary .....	Fire, Accident, Auto, Burglary, Guarantee, Fidelity, Surety, Plate Glass, Sickness, Sprinkler Leakage, Tornado, Explosion, Weather, Property Damage.
Loyal Protective Insurance Company .....	John Banks .....	Calgary .....	Accident, Sickness.
Lumbermen's Mutual Casualty Company .....	J. B. Gillies .....	Edmonton .....	Auto (excluding Fire and Theft), Plate Glass.
Manufacturers' Life Insurance Company .....	R. A. Robertson .....	Edmonton .....	Life.
Maryland Casualty Company .....	J. O. Miller .....	Calgary .....	Accident, Sickness, Plate Glass, Guarantee, Sprinkler Leakage, Steam Boiler, Flywheel, Forgery, Burglary, Electrical Machinery, Aircraft, Auto (excluding Fire).
Maryland Insurance Company .....	C. E. McManus .....	Edmonton .....	Fire, Explosion, Hail, Sprinkler Leakage, Tornado, Inland Transportation, Use & Occupancy, Rent, Profit.
Mercantile Fire Insurance Company .....	T. N. Bowden .....	Edmonton .....	Fire, Explosion, Tornado, Sprinkler Leakage.
Merchants' Casualty Insurance Company .....	H. R. Harris .....	Edmonton .....	Accident, Sickness, Auto.
Merchants' Marine Insurance Company, Ltd. ....	C. B. Carr .....	Calgary .....	Fire, Sprinkler Leakage, Tornado, Auto, Property Damage.
Merchants' & Manufacturers' Fire Insurance Company .....	S. O. Tyndale .....	Calgary .....	Fire, Tornado, Sprinkler Leakage, Explosion.
Merchants' & Traders' Assurance Company .....	C. H. Dunham .....	Calgary .....	Plate Glass, Burglary, Auto, Guarantee, Live Stock, Fidelity, Inland Marine, Parcel Post, Registered Mail, Transit, Liability.
Metropolitan Casualty Insurance Company of New York.....	R. W. Newman .....	Edmonton .....	Plate Glass, Accident, Sickness, Liability, Guarantee, Forgery, Auto (excluding Fire), Burglary.

Metropolitan Life Insurance Company .....	C. D. Lemmon .....	Edmonton .....	Life, Accident, Sickness, Fire, Tornado, Sprinkler Leakage, Explosion, Hail.
Michigan Fire & Marine Insurance Company .....	C. E. McManus .....	Edmonton .....	Mutual Fire, Explosion, Sprinkler Leakage.
Mill Owners' Mutual Fire Insurance Company .....	W. T. Coote .....	Edmonton .....	Fire, Auto, Sprinkler Leakage, Tornado, Explosion.
Mercury Insurance Company .....	J. R. Welton .....	Calgary .....	Calgary .....
Minnesota Implement Mutual Fire Insurance Company .....	D. L. Mills .....	Calgary .....	Calgary .....
Monarch Life Assurance Company .....	D. L. Buie .....	Calgary .....	Calgary .....
Montreal Life Insurance Company .....	C. Gardner-Smith .....	Calgary .....	Calgary .....
Motor Union Insurance Company, Ltd. .....	T. Battie .....	Calgary .....	Calgary .....
Mutual Life Assurance Company of Canada .....	C. W. G. Browning .....	Edmonton .....	Calgary .....
Mutual Relief Life Insurance Company .....	Lloyd J. Meyer .....	Edmonton .....	Edmonton .....
National Ben Franklin Fire Insurance Company .....	G. E. H. Smith .....	Edmonton .....	Edmonton .....
National Fire Insurance Co. of Hartford .....	Thos. S. Magee .....	Edmonton .....	Edmonton .....
National Surety Corporation .....	T. A. Hornbrook .....	Calgary .....	Calgary .....
Nationale Fire Insurance Company of Paris .....	H. M. Martin .....	Edmonton .....	Edmonton .....
National Life Assurance Co. of Canada .....	W. C. Barrie .....	Calgary .....	Calgary .....
National Plate Glass Insurance Company .....	S. O. Tyndale .....	Calgary .....	Calgary .....
National Provincial Insurance Company, Ltd. .....	Sidney Kidd .....	Calgary .....	Calgary .....
National Surety Company of New York .....	T. A. Hornbrook .....	Calgary .....	Calgary .....
National Union Fire Insurance Company of Pittsburgh .....	H. B. MacDonald .....	Calgary .....	Calgary .....
National Liverpool Insurance Company .....	G. R. H. Anderson .....	Calgary .....	Calgary .....
National Liberty Insurance Company of America .....	A. C. Hagen .....	Calgary .....	Calgary .....

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31<sup>st</sup>, 1933—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Newark Fire Insurance Company .....	Leo Nichols .....	Calgary .....	Fire, Explosion, Tornado, Auto, Sprinkler Leakage, Weather.
New Brunswick Fire Insurance Company .....	C. H. Dunham .....	Calgary .....	Fire, Explosion, Tornado, Sprinkler Leakage.
New Hampshire Fire Insurance Company .....	Whyte, McPherson & Butler .....	Edmonton .....	Fire, Sprinkler Leakage, Limited Explosion,
New York Life Insurance Company .....	A. C. Newcomb .....	Calgary .....	Life.
New York Underwriters' Insurance Company .....	E. S. Buchanan .....	Calgary .....	Fire, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Auto, Guarantee, Plate Glass, Burglary, Steam Boiler, Live Stock.
Niagara Fire Insurance Company .....	C. E. McManus .....	Edmonton .....	Fire, Explosion, Tornado, Hail, Sprinkler Leakage, Property Damage, Inland Transportation, Use & Occupancy, Rent, Profit, Earthquake, Aircraft, Auto.
Northern Assurance Company, Ltd., of London .....	James Cleave .....	Calgary .....	Fire, Accident, Sickness, Plate Glass, Burglary, Auto, Guarantee, Limited Explosion, Sprinkler Leakage, Inland Transportation, Steam Boiler, Weather, Property Damage.
Northern Life Assurance Company of Canada .....	Peter L. Hyde .....	Calgary .....	Life.
North American Life Assurance Company .....	R. E. Staples .....	Edmonton .....	Fire, Tornado, Sprinkler Leakage, Accident, Sickness, Guarantee, Auto, Burglary, Plate Glass, Inland Transportation, Explosion, Weather.
North British & Mercantile Insurance Company, Ltd. ....	A. E. Bibbs .....	Calgary .....	Fire, Sprinkler Leakage, Explosion, Weather, Tornado.
North Empire Fire Insurance Company .....	A. White .....	Edmonton .....	Fire, Tornado, Sprinkler Leakage, Explosion, Use & Occupancy, Rent, Profit, Inland Transportation.
North River Insurance Company .....	W. R. Cope .....	Calgary .....	Fire.
North West Fire Insurance Company .....	W. A. Dymock .....	Calgary .....	Mutual Fire, Auto, Tornado, Sprinkler Leakage.
North Western Mutual Fire Association .....	A. C. MacKay .....	Calgary .....	

Northwestern National Insurance Company .....	G. E. H. Smith .....	Calgary .....	Fire, Auto, Weather, Earthquake, Inland Transportation, Property Damage.
Norwich Union Fire Insurance Society, Ltd. ....	R. F. Swaine .....	Calgary .....	Fire, Accident, Sickness, Plate Glass, Auto, Guarantee, Sprinkler Leakage, Burglary, Explosion, Tornado, Inland Transportation, Weather.
Occidental Fire Insurance Company .....	A. E. Bibbs .....	Calgary .....	Fire, Auto, Sprinkler Leakage, Tornado, Limited Explosion, Accident, Sickness, Plate Glass, Burglary.
Occidental Life Insurance Company .....	E. S. Selwood .....	Calgary .....	Life, Accident, Sickness.
Ocean Accident & Guarantee Corporation, Ltd. ....	G. L. Peet .....	Calgary .....	Accident, Sickness, Plate Glass, Fire, Auto, Guarantee, Burglary, Explosion, Sprinkler Leakage, Steam Boiler, Breakdown of Electrical Machinery, Tornado, Weather, Inland Transportation.
Ontario Equitable Life & Accident Insurance Co. ....	W. E. Payne .....	Red Deer .....	Life.
Pacific Coast Fire Insurance Company .....	C. E. Lane .....	Calgary .....	Fire, Auto, Sprinkler Leakage, Explosion.
Palatine Insurance Company, Ltd. ....	V. B. Gravely .....	Calgary .....	Fire, Auto, Sprinkler Leakage, Explosion, Tornado.
Patriotic Assurance Company, Ltd. ....	James H. Robson .....	Calgary .....	Fire, Explosion, Sprinkler Leakage, Weather.
Pearl Assurance Company, Ltd. ....	Z. W. Dean .....	Calgary .....	Fire, Tornado, Explosion, Sprinkler Leakage, Auto, Guarantee, Burglary, Inland Transportation.
Phoenix Fire Insurance Company of Paris .....	T. W. Baker .....	Calgary .....	Fire, Limited Explosion.
Philadelphia Fire & Marine Insurance Company .....	H. V. Heal .....	Calgary .....	Fire, Inland Transportation, Tornado, Sprinkler Leakage, Explosion.
Phoenix Assurance Company, Ltd., of London, England .....	T. L. Tennent .....	Calgary .....	Fire, Explosion, Sprinkler Leakage, Auto, Earthquake, Burglary, Weather, Accident, Sickness, Guarantee, Inland Transportation, Plate Glass.
Phoenix Insurance Company of Hartford .....	Thomas Balie .....	Calgary .....	Fire, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit, Inland Transportation.
Pioneer Insurance Company .....	Leo Nichols .....	Calgary .....	Fire, Tornado, Sprinkler Leakage, Weather, Explosion.
Planet Assurance Company, Ltd. ....	E. S. Buchan .....		Fire, Windstorm, Sprinkler Leakage, Explosion.
Protective Association of Canada .....	A. L. McClatchie .....		Accident and Sickness.

## INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1933—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Provincial Insurance Company of England .....	G. E. H. Smith .....	Edmonton .....	Explosion, Sprinkler Leakage, Auto, Tornado, Fire.
Provident Washington Insurance Company .....	J. L. Brown .....	Edmonton .....	Fire, Explosion, Sprinkler Leakage, Inland Transportation, Hail, Tornado.
Prudential Insurance Company of America .....	B. F. Ogilvie .....	Calgary .....	Life, Accident, Sickness.
Prudential Assurance Company, Ltd., of London, England .....	H. M. E. Evans .....	Edmonton .....	Fire, Accident, Sickness, Plate Glass, Auto, Burglary, Guarantee, Inland Transportation, Tornado, Sprinkler Leakage,, Explosion, Personal Property.
Portage La Prairie Mutual Insurance Company .....	H. R. Peterson .....	Edmonton .....	Auto, Mutual Fire, Plate Glass, Burglary, Sprinkler Leakage, Weather.
Quebec Fire Assurance Company .....	R. L. Green .....	Edmonton .....	Fire, Explosion, Sprinkler Leakage, Tornado.
Queen Insurance Company of America .....	Leo Nichols .....	Calgary .....	Fire, Inland Transportation, Tornado, Explosion, Sprinkler Leakage, Auto, Weather.
Railway Passengers' Assurance Company .....	A. E. Bibbs .....	Calgary .....	Accident, Plate Glass, Guarantee, Auto, Burglary, Inland Transportation, Fire, Sprinkler Leakage, Tornado, Limited Explosion, Weather, Sickness.
Reliance Insurance Company of Canada .....	J. F. Quigley .....	Calgary .....	Fire, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit, Hail.
Retail Hardware Mutual Fire Insurance Company .....	Donald L. Mills .....	Calgary .....	Mutual Fire, Auto, Tornado, Theft.
Retail Lumbermen's Mutual Fire Insurance Company .....	E. W. Stacey .....	Medicine Hat .....	Mutual Fire.
Royal Exchange Assurance .....	J. L. Brown .....	Edmonton .....	Fire, Accident, Sickness.
Royal Insurance Company, Ltd. .....	Leo Nichols .....	Calgary .....	Fire, Life, Auto, Explosion, Tornado, Sprinkler Leakage, Accident, Sickness, Guarantee, Burglary, Fly wheel, Forgery, Steam Boiler, Plate Glass, Earthquake, Inland Transportation, Weather, Breakdown of Electrical Machinery.
Royal Scottish Insurance Company, Ltd. .....	V. H. Anderson .....	Calgary .....	Fire, Limited Explosion, Sprinkler Leakage, Weather.
Saskatchewan Farmers' Mutual Fire Insurance Company .....	G. F. Harris .....	Edmonton .....	Mutual Fire, Windstorm, Auto.

Scotish Canadian Assurance Corporation Scotish Metropolitan Assurance Company, Ltd.	J. W. Allan V. H. Anderson	Calgary Calgary	Fire, Sprinkler Leakage, Limited Explosion. Fire, Auto, Guarantee, Plate Glass, Explosion, Inland Transportation, Sprinkler Leakage, Weather.
Scottish Union & National Insurance Company Sea Insurance Company, Ltd.	G. L. Peet H. M. Killian	Calgary Calgary	Sprinkler Leakage, Explosion, Fire, Tornado. Fire, Sprinkler Leakage, Limited Explosion, Tor- nado, Inland Transportation.
Security Insurance Company of New Haven, Conn.	H. B. MacDonald	Calgary	Fire, Sprinkler Leakage, Limited Explosion, Tornado.
Sentinel Fire Insurance Company of Springfield, Mass.	E. B. Allsopp	Edmonton	Fire, Tornado, Sprinkler Leakage, Explosion, Hail, Auto.
Saskatchewan Life Insurance Company	A. D. Martyn	Edmonton	Life.
Southern Insurance Company	N. Roy Weber	Edmonton	Fire, Auto, Sprinkler Leakage, Explosion.
Sovereign Life Assurance Company	Helen Naismith	Edmonton	Life.
Springfield Fire & Marine Insurance Company	E. B. Allsopp	Edmonton	Fire, Tornado, Auto, Hail, Sprinkler Leakage, Explosion.
Standard Life Assurance Company	W. M. McKenzie	Banff	Life.
St. Paul Fire & Marine Insurance Company	E. B. Allsopp	Edmonton	Fire, Tornado, Auto, Inland Transportation, Hail, Sprinkler Leakage, Explosion, Earth- quake.
St. Paul Mercury Indemnity Company of St. Paul Sun Insurance Office, Ltd.	J. R. Welton James H. Robson	Calgary Edmonton	Auto (excluding Fire).
Sun Life Assurance Company of Canada State Assurance Company, Ltd.	R. F. Sutton C. H. Chapman	Edmonton Edmonton	Fire, Sickness, Accident, Explosion, Guarantee, Sprinkler Leakage, Auto, Tornado, Burglary, Plate Glass, Liability, Property Damage, Weather, Inland Transportation, Earthquake.
Toronto General Insurance Company	J. F. Quigley	Calgary	Life.
Travelers' Indemnity Company	F. H. Whitney	Calgary	Fire, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprink- ler Leakage, Explosion.
Travelers' Insurance Company	F. H. Whitney	Calgary	Fire, Auto, Inland Transportation, Plate Glass, Burglary, Liability, Guarantee, Rent, Profit, Use & Occupancy, Explosion, Weather, Sprinkler Leakage, Inland Marine.

## INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1933—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Travelers' Fire Insurance Company .....	F. H. Whitney .....	Calgary .....	Fire, Inland Transportation, Sprinkler Leakage, Tornado, Explosion, Auto, Weather, Aircraft, Property Damage.
Union Assurance Society, Ltd., of London .....	F. W. Mapson .....	Calgary .....	Fire, Auto, Burglary, Inland Transportation, Sprinkler Leakage, Explosion, Tornado, Plate Glass.
Union, Fire, Accident and General Insurance Co. of Paris .....	G. F. Harris .....	Edmonton .....	Fire, Explosion, Auto, Sprinkler Leakage, Tornado, Weather.
Union Insurance Society of Canton, Ltd. .....	Toole, Peet & Co. .....	Calgary .....	Fire, Auto, Sickness, Accident, Liability, Inland Transportation, Sprinkler Leakage, Explosion, Burglary, Plate Glass, Guarantee, Property Damage, Use & Occupancy, Rent, Profit, Inland & Ocean Marine, Tornado, Riot, Civil Commotion.
Union Marine & General Insurance Company, Ltd. .....	T. L. Tennent .....	Calgary .....	Fire, Sprinkler Leakage, Auto, Burglary, Plate Glass, Inland Transportation, Explosion, Weather, Accident, Sickness, Guarantee.
United British Insurance Company, Ltd. .....	G. R. H. Anderson .....	Calgary .....	Fire, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Auto, Guarantee, Plate Glass, Burglary, Steam Boiler, Live Stock.
United Mutual Fire Insurance Company .....	S. A. Dickson .....	Edmonton .....	Fire, Sprinkler Leakage, Explosion, Tornado.
United States Fidelity & Guarantee Company .....	C. E. Tait .....	Calgary .....	Guarantee, Accident, Sickness, Plate Glass, Burglary, Auto, Liability.
United States Fire Insurance Company .....	G. R. Johnson .....	Edmonton .....	Fire, Tornado, Explosion, Inland Transportation, Sprinkler Leakage.
United Firemen's Insurance Company of Philadelphia .....	T. L. Tennent .....	Calgary .....	Fire, Sprinkler Leakage, Explosion, Weather.
Urbane Fire Insurance Company of Paris .....	F. R. Freeze .....	Calgary .....	Fire, Sprinkler Leakage, Tornado, Explosion, Weather.
Wawanesa Mutual Insurance Company .....	C. Nairn .....	Edmonton .....	Mutual Fire, Windstorm, Auto.

Westchester Fire Insurance Company of New York .....	T. J. S. Skinner .....	Calgary .....	Fire, Hail, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit, Explosion.
Western Assurance Company .....	E. S. Buchan .....	Calgary .....	Fire, Auto, Marine, Explosion, Inland Transportation, Tornado, Lightning, Burglary, Guarantee, Sprinkler Leakage, Plate Glass, Accident, Sickness, Use & Occupancy, Rent, Profit, Inland Marine, Liability, Weather.
Western Empire Life Assurance Company .....	G. H. Driver .....	Calgary .....	Life.
Western Life Assurance Company .....	J. P. Swityk .....	Calgary .....	Fire, Tornado, Sprinkler Leakage, Explosion, Inland Transportation, Auto, Hail, Riot, Civil Commotion.
World Fire & Marine Insurance Company .....	G. R. H. Anderson .....	Calgary .....	Fire, Sprinkler Leakage, Tornado, Explosion, Weather, Auto.
Westminster Fire Office .....	Frank R. Freeze .....	Calgary .....	
Yorkshire Insurance Company, Ltd. .....	Hornibrook, Whittemore & Allan .....	Calgary .....	Fire, Accident, Sickness, Live Stock, Plate Glass, Auto, Sprinkler Leakage, Burglary, Limited Explosion.
Zurich General Accident & Liability Insurance Company .....	B. C. MacMillan .....	Calgary .....	Accident, Sickness, Auto, Burglary, Plate Glass, Liability.

## RECIPROCAL OR INTER-INSURANCE EXCHANGES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1933

Name of Exchange.	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Affiliated Underwriters .....	Superintendent of Insurance .....	Edmonton .....	Fire, Lightning, Sprinkler Leakage, Windstorm, Explosion, Aircraft.
Individual Underwriters .....	Superintendent of Insurance .....	Edmonton .....	Fire, Lightning, Sprinkler Leakage, Windstorm, Explosion, Aircraft.
Lumbermen's Underwriting Alliance .....	Superintendent of Insurance .....	Edmonton .....	Fire, Tornado.
Manufacturing Lumbermen's Underwriters .....	Superintendent of Insurance .....	Edmonton .....	Fire.
Metropolitan Inter-Insurers .....	Superintendent of Insurance .....	Edmonton .....	Fire, Lightning, Sprinkler Leakage, Windstorm, Explosion, Aircraft.
New York Reciprocal Underwriters .....	Superintendent of Insurance .....	Edmonton .....	Fire, Lightning, Sprinkler Leakage, Windstorm, Explosion, Aircraft.
Retail Lumbermen's Inter-Insurance Exchange .....	Superintendent of Insurance .....	Edmonton .....	Fire, Tornado.
Underwriter's Exchange .....	Superintendent of Insurance .....	Edmonton .....	Fire, Sprinkler Leakage, Riot, Civil Commotion, Explosion, Aircraft, Tornado.
Warner Reciprocal Insurers .....	Superintendent of Insurance .....	Edmonton .....	Fire, Lightning, Sprinkler Leakage, Use & Occupancy, Earthquake, Riot, Civil Commotion, Aircraft, Weather, Rent, Auto, Property Damage, Explosion.

## LIST OF UNDERWRITERS' AGENCIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1933

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Britannic Underwriters' Agency of the Employers' Assurance Corporation, Ltd. ....	C. B. Carr .....	Calgary .....	Fire, Auto, Sprinkler Leakage, Property Damage.
British and Canadian Underwriters of the Norwich Union Fire Insurance Company .....	Ronald F. Swaine .....	Calgary .....	Fire.
British Underwriters' Agency of the British Colonial Fire Insurance Company .....	Sydney Wood .....	Edmonton .....	Fire, Sprinkler Leakage, Explosion, Tornado, Auto.

Canadian Hardware Implement Underwriters of the Hardware Dealers' Mutual Fire Insurance Company .....	Donald L. Mills .....	Calgary .....	Mutual, Fire, Auto, Tornado, Theft, Fire, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit.
Delaware Underwriters of the Westchester Fire Insurance Co. H. W. Allan .....	Calgary .....	Calgary .....	Fire, Tornado, Sprinkler Leakage, Explosion.
Edinburgh Underwriters' Agency of the Scottish Union & National Insurance Company .....	G. I. Peet .....	Calgary .....	Fire, Tornado, Explosion, Inland Transportation, Sprinkler Leakage, Use & Occupancy, Rent, Profit, Hail, Auto.
Fidelity (Fire) Underwriters of the Fidelity Phoenix Fire Insurance Company .....	Toole, Peet & Co. .....	Calgary .....	Fire.
Globe Underwriters' Agency of the Globe & Rutgers Fire Insurance Company .....	W. R. Bradley .....	Calgary .....	Fire.
London Underwriters' Agency of the London Assurance Co. & Allan .....	Hornibrook, Whittemore & Allan .....	Calgary .....	Fire.
Laurentian Underwriters' Agency of the British Colonial Fire Insurance Company .....	Sydney Wood .....	Edmonton .....	Fire, Sprinkler, Leakage, Explosion, Tornado, Auto.
Mercantile Fire & Marine Underwriters' Agency of the American Central Insurance Company .....	R. L. Greene .....	Edmonton .....	Fire, Tornado.
Montreal Underwriters of the Insurance Company of North America .....	H. V. Heal .....	Calgary .....	Fire, Hail, Auto, Explosion, Inland Transportation, Sprinkler Leakage, Aircraft, Earthquake.
Nova Scotia Fire Underwriters' Agency of the Home Insurance Company .....	J. O. Miller & Co. .....	Calgary .....	Fire, Hail, Property Damage, Auto, Sprinkler Leakage, Burglary, Explosion, Tornado, Weather, Inland Transportation, Earthquake.
Pearl Underwriters' Agency of the Pearl Assurance Company, Ltd. ....	Z. W. Dean .....	Calgary .....	Fire & Auto.
Providence Underwriters' Agency of the Providence-Washington Insurance Company .....	Thomas Baillie .....	Calgary .....	Fire, Explosion, Inland Transportation, Sprinkler Leakage, Tornado.
Rochester Underwriters of the Great American Insurance Company of New York .....	Hornibrook, Whittemore & Allan .....	Calgary .....	Fire, Hail, Auto, Earthquake, Inland Transportation, Sprinkler Leakage, Riot, Explosion, Aircraft, Property Damage.

## LIST OF UNDERWRITERS' AGENCIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1933—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Security National Underwriters' Agency of the British North-western Fire Insurance Company .....	H. D. Patterson .....	Calgary .....	Fire, Sprinkler Leakage, Tornado, Limited Explosion.
United Assurance Underwriters' Agency of the Canadian Indemnity Company .....	H. B. MacDonald .....	Calgary .....	Fire, Auto.
Winnipeg Fire Underwriters' Agency of the Home Insurance Company of New York .....	J. A. Miller .....	Calgary .....	Fire, Auto, Hail, Burglary, Explosion, Property Damage, Sprinkler Leakage, Tornado, Weather, Inland Transportation, Earthquake.

FRATERNAL OR MUTUAL BENEFIT SOCIETIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DEC. 31<sup>st</sup>, 1933

Name of Society	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Alliance Nationale .....	Adelard Baril .....	Edmonton .....	Fraternal Life, Sickness and Accident.
Ancient Order of Foresters .....	A. E. Dupen .....	Lethbridge .....	Fraternal Life and Sickness.
Aid Association for Lutherans .....	A. J. Mueller .....	Edmonton .....	Fraternal Life, Disability and Sickness.
Ancient Order of United Workmen of the Canadian North West .....	A. V. Evans .....	Calgary .....	Fraternal Insurance.
Canadian Order of Foresters .....	H. B. Speer .....	Edmonton .....	Fraternal Life, Sickness and Funeral Benefits.
Canadian Woodmen of the World .....	G. E. Johnson .....	Markerville .....	Fraternal Life and Sickness.
Grand Council of Catholic Mutual Benefit Association of Canada .....	E. McCormick .....	Calgary .....	Fraternal Life and Sickness.
Grand Orange Lodge of British America .....	R. J. Edgar .....	Calgary .....	Fraternal Life.
Independent Order of Foresters .....	P. W. Abbott .....	Edmonton .....	Fraternal Life with Sick Benefits.
Independent Order of Oddfellows, Manchester Unity .....	Charles A. Potter .....	Edmonton .....	Sick and Funeral Benefits.
Knights of Columbus .....	Wm. A. Wells .....	Edmonton .....	Fraternal Life.
Lutheran Mutual Aid Society .....	Wm. Wahl .....	Barthead .....	Fraternal Life and Disability.
Lutheran Brotherhood .....	Oluf Asper .....	Westaskiwin .....	Fraternal Life and Disability.
Modern Woodmen of America .....	F. F. Switzer .....	Calgary .....	Fraternal Life and Disability.
National Slovak Society of the United States of America .....	George Klesken .....	Bellerville .....	Fraternal Life.
Order of United Commercial Travelers .....	S. S. Savage .....	Calgary .....	Fraternal Benefit.
Societe des Artisans Canadiens-Francais .....	A. Baril .....	Edmonton .....	Fraternal Life, Accident and Sickness.
Sons of Norway .....	O. C. Boness .....	Edmonton .....	Fraternal Life, Accident and Sickness.
Workmen's Circle .....	H. Hiller .....	Edmonton .....	Fraternal Benefit.
Women's Benefit Association .....	Mrs. Eleanor Ritson .....	Calgary .....	Fraternal Beneficiary.

## LIFE INSURANCE—PREMIUM INCOME ON ALBERTA BUSINESS, 1933

COMPANY	Net Premium Income			Net Consideration for Annuities	Totals
	Ordinary	Contract Industrial	Group		
Aetna Life Insurance Co. ....	\$ 29,118.55	.....	\$ 521.64	\$ 261.04	\$ 29,901.23
Confederation Life Association .....	389,576.52	.....	5,512.85	18,796.22	418,855.59
Canada Life Assurance Co. ....	574,781.10	.....	48,961.02	179,711.49	798,453.61
Continental Life Insurance Co. ....	105,646.76	.....	.....	7,288.34	112,935.10
Crown Life Insurance Co. ....	100,755.59	.....	.....	1,421.41	102,177.00
Commercial Life Assurance Co. ....	184,818.58	.....	27,102.57	211,921.15	313,038.22
Dominion Life Assurance Co. ....	294,534.89	.....	186.00	181.23	20,162.73
Dominion of Canada General Insurance Co. ....	18,924.49	.....	270.24	968.00	.....
T. Eaton Life Assurance Co. ....	31,061.64	.....	.....	.....	31,061.64
Excelsior Life Insurance Co. ....	141,723.45	.....	.....	.....	141,723.45
Empire Life Insurance Co. ....	7,095.66	.....	.....	.....	7,095.66
Great West Life Assurance Co. ....	1,072,348.24	.....	27,752.24	13,693.40	1,113,733.88
Imperial Life Assurance Co. ....	509,451.38	.....	1,660.3	29,649.00	540,761.11
London Life Insurance Co. ....	651,337.67	\$ 3,683.79	29,916.00	53,550.27	738,487.73
London & Scottish Assurance Corporation, Ltd. ....	17,393.46	.....	.....	.....	17,393.46
Monarch Life Assurance Co. ....	141,779.30	.....	.....	4,637.50	146,417.30
Montreal Life Insurance Co. ....	33,164.16	.....	1,300.86	34,465.02	34,465.02
Mutual Life Assurance Co. of Canada .....	955,905.08	.....	8,350.20	12,983.83	977,239.11
Manufacturers' Life Insurance Co. ....	736,646.71	.....	50,882.50	78,223.21	805,350.42
Metropolitan Life Insurance Co. ....	460,916.48	467,193.31	21,888.95	9,549.00	59,346.74
Mutual Relief Life Insurance Co. ....	43,551.71	.....	.....	1,918.88	45,470.59
National Life Assurance Co. ....	105,493.95	.....	.....	.....	105,493.95
North American Life Assurance Co. ....	534,173.75	.....	4,483.31	8,935.42	541,492.48
Northern Life Assurance Co. ....	93,031.94	.....	236.27	262.28	93,530.49
New York Life Insurance Co. ....	476,503.31	.....	.....	903.72	477,407.03
Occidental Life Insurance Co. ....	40,151.16	.....	.....	.....	40,151.16
Ontario Equitable Life & Accident Insurance Co. ....	70,841.67	.....	.....	.....	70,841.67
Phoenix Assurance Co. of London, England .....	2,594.98	.....	.....	.....	2,594.98
Prudential Insurance Co. of America .....	288,127.87	346,973.55	2,221.95	7,209.57	644,532.94
Royal Insurance Co., Ltd. ....	10,003.19	.....	.....	.....	10,003.19
Sovereign Life Assurance Co. ....	65,617.86	.....	.....	735.95	66,353.81
Saskatchewan Life Insurance Co. ....	37,052.78	.....	.....	530.83	37,583.61
Standard Life Assurance Co. ....	14,261.21	.....	.....	.....	14,261.21
Sun Life Assurance Co. ....	1,289,104.66	.....	.....	182,762.39	1,527,186.66
Travelers' Insurance Company .....	135,451.17	.....	.....	100.00	137,665.01
Western Life Assurance Co. ....	38,442.89	.....	.....	.....	38,442.89
Western Empire Life Assurance Co. ....	59,765.45	.....	.....	.....	59,765.45
	\$ 9,761,148.71	\$ 817,850.65		\$ 232,737.28	\$ 604,559.07
					\$ 11,416,295.71

LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS IN ALBERTA, 1933

COMPANY	Death Claims			Matured Endowments	Dividends	Other Payments	Totals
	Ordinary	Industrial	Group				
Aetna .....	\$ 50,000.00	.....	.....	\$ 50,000.00	.....	\$ 6,973.07	\$ 58,146.92
Confederation .....	99,658.30	.....	.....	100,658.30	\$ 18,700.26	211,515.86	428,302.95
Canada .....	109,066.10	.....	.....	136,674.10	74,156.20	278,940.48	624,080.44
Continental .....	31,304.94	.....	.....	31,304.94	3,500.00	9,259.78	111,016.90
Crown .....	9,574.95	.....	.....	9,574.95	14,750.00	9,054.85	137,202.92
Commercial .....	15,500.00	.....	.....	15,500.00	43,350.00	45,199.12	135,168.31
Dominion .....	55,201.13	.....	.....	55,201.13	15,620.00	127,927.46	255,386.31
Dominion of Canada General .....	14,000.00	.....	.....	14,000.00	.....	7,539.03	21,539.03
T. Eaton .....	1,500.00	.....	.....	1,500.00	.....	1,159.08	.....
Excelsior .....	37,447.00	.....	.....	37,447.00	12,558.00	1,577.68	8,430.76
Empire .....	11,613.12	.....	.....	11,613.12	9,558.00	9,615.51	1,089.68
Great West .....	196,033.65	.....	.....	196,033.65	34,490.00	662,015.11	1,240.22
Imperial .....	53,833.00	.....	.....	53,833.00	21,544.00	332,159.62	23,384.51
London .....	19,520.30	\$	74.00	26,594.30	45,266.46	122,662.50	88,421.25
London & Scottish .....	21,810.70	.....	.....	21,810.70	4,000.00	23,737.00	268,533.18
Monarch .....	1,500.00	.....	.....	1,500.00	5,000.00	80,781.08	1,200.00
Montreal .....	5,000.00	.....	.....	5,000.00	51.90	10,537.67	8,277.70
Mutual .....	203,718.77	.....	.....	203,718.77	22,477.00	330,266.08	235,342.71
Manufacturers .....	120,462.00	.....	.....	120,462.00	40,385.00	483,983.02	164.74
Metropolitan .....	7,623.00	.....	.....	104,518.70	40,935.00	79,270.80	782,070.61
Mutual Relief .....	11,710.00	.....	.....	11,710.00	4,000.00	8,522.04	28,157.11
National .....	58,330.00	.....	.....	62,330.00	31,915.00	323,897.02	600.00
North American .....	14,234.77	.....	.....	14,234.77	15,000.00	55,546.19	100,217.92
Northern .....	103,635.00	.....	.....	103,635.00	15,865.00	218,257.08	6,752.63
New York Life .....	20,634.74	.....	.....	20,634.74	1,000.00	3,942.32	54,646.29
Occidental .....	9,636.00	.....	.....	9,636.00	.....	6,184.56	510.00
Ontario Equitable .....	40,352.99	.....	.....	40,352.99	.....	2,874.02	1,177.06
Phoenix Assurance .....	45,129.81	.....	.....	45,129.81	85,482.80	329,410.77	202.78
Prudential .....	5,103.48	.....	.....	5,103.48	11,019.00	7,269.32	112,498.67
Sovereign .....	4,042.00	.....	.....	4,042.00	4,802.00	1,718.05	10,591.04
Saskatchewan .....	256,331.74	.....	.....	289,131.74	54,779.25	703,188.42	559,735.10
Sun Life .....	18,084.42	.....	.....	18,084.42	200.00	68,125.48	1,342.44
Travelers .....	200.00	.....	.....	200.00	3,790.00	71,125.96	303,878.61
Western Life .....	3,790.00	.....	.....	3,790.00	1,000.00	7,357.99	17,666.46
Western Empire Life .....	.....	.....	.....	.....	.....	25.86	779.30
	\$ 1,672,590.08	\$ 76,951.51	\$ 111,549.12	\$ 1,861,090.71	\$ 570,625.89	\$ 5,346,314.08	\$ 260,204.28
						\$ 1,977,466.82	\$ 10,015,701.78

## 1933 REPORT OF THE

## LIFE INSURANCE—EXHIBIT OF POLICIES IN ALBERTA, 1933

COMPANY	At end of 1932			New Issued			Additions			Deductions			At end of 1933			
	No.	Amount	No.	Amount	Other Additions			Ceased by Death			Ceased by Maturity/Other Deductions			No.	Amount	
					No.	Amount	No.	No.	Amount	No.	No.	Amount	No.			
Aetna	5,250	\$ 935,124	52	\$ 115,428	2	\$ 8,061	2	\$ 50,000	.......	59	\$ 200,799	243	\$ 807,814			
Confederation	5,556	12,246,464	264	609,036	65	185,868	40	93,700	15	\$ 1,7657	503	5,337	11,531,204	\$ 59,688		
Canada	7,772	24,886,874	412	923,003	59	521,74	54	178,269	23	57,694	760	2,645,348	7,406	4,451,640		
Continental	1,770	3,555,270	190	303,009	34	62,340	17	38,420	4	4,500	341	679,514	1,632	3,198,185	149,000	
Crown	2,020	3,408,269	81	193,187	156	303,732	6	75,000	9	11,750	460	835,246	1,782	3,050,692	63,680	
Commercial	2,910	6,004,466	636	734,644	22	135,963	7	29,000	39	45,358	481	982,272	3,041	6,618,443		
Dominion	4,314	10,331,842	263	807,877	33	122,651	30	58,389	10	14,690	506	1,257,653	4,064	10,431,638	368,155	
Dominion of Canada General	410	773,625	78	123,353	2	3,500	4	23,000	.......	.......	89	740,702	122,952			
T. Eaton	526	1,003,219	77	98,954	16	23,617	2	1,500	.......	.......	73	123,644	544	1,000,646	16,000	
Excelsior	2,764	5,296,910	265	477,083	198	368,205	16	45,746	9	13,598	638	1,281,026	2,564	4,801,829	100,500	
Empire	1,74	3,998,078	21	42,000	5	18,625	.......	205,390	.......	.......	70	1,774,118	130			
Great West	7,259	38,628,415	.......	1,628,136	.......	1,363,903	.......	36,315	.......	51,09,501	.......	36,169,218	.......	203,000		
Imperial	7,259	17,225,918	381	889,698	96	2,334,694	21	66,202	20	31,001	821	1,895,110	6,874	16,375,400	467,886	
London	4,919	18,442,550	585	2,334,694	264	1,197,791	15	47,584	27	44,754	819	3,400,045	4,917	18,482,632	37,853	
London & Scottish	355	606,929	1	1,000	1	21,386	.......	4,000	29	73,308	325	5,62,481	7,500			
Monarch	2,856	5,380,112	304	62,139	43	102,399	10	33,504	3	5,000	643	1,274,168	2,547	11,616,978		
Montreal	630	1,320,420	183	44,9,513	23	178,928	.......	1	5,000	1	5,000	222	516,230	613	1,422,131	13,612
Manufacturers	12,665	29,601,912	642	1,385,583	471	1,229,389	54	175,340	17	21,477	1,183	3,129,115	11,924	28,890,562	578,405	
Metropolitan	10,827	23,383,036	722	1,634,591	392	817,64	52	190,960	30	39,468	1,586	3,524,468	10,773	30,080,167	341,440	
National	57,375	26,362,230	9,799	4,713,804	.......	241	104,073	199	40,431	11,636	6,644,214	55,098	24,287,116	.......		
North American	1,345	1,695,435	153	208,400	135	161,419	12	15,100	.......	.......	324	452,570	1,297	1,597,584	.......	
North American	1,651	3,404,6775	366	622,229	80	205,147	10	74,042	3	5,000	408	908,938	1,676	3,246,171	.......	
North American	7,459	16,743,162	321	927,711	10	55,883	31	48,000	17	28,500	842	2,299,433	6,900	15,350,833	134,705	
New York Life	2,002	1,122,446	124	224,000	32	53,547	15	26,550	3	14,000	322	4,496,300	1,818	2,833,162	54,675	
Occidental	7,856	17,976,580	291	496,804	3	3,815	51	130,360	12	15,846	822	1,937,156	7,265	16,333,837	56,000	
Ontario Equitable	889	1,784,409	12	21,500	12	22,214	15	24,000	1	1,000	105	240,445	792	1,562,678	.......	
Phoenix Assurance	1,119	2,629,912	27	88,322	11	26,000	7	14,696	.......	.......	124	366,765	1,026	2,362,773	67,616	
Royal	44	1,11,349	.......	1,851,345	2,224	745,752	.......	.......	.......	.......	4	1,00,47	40	100,301	.......	
Sovereign	60,316	20,19,788	6,541	.......	.......	89,071	95	21,247	9,288	2,996,947	59,436	19,509,620	.......			
Saskatchewan	1,448	2,465,450	38	.......	.......	.......	.......	.......	.......	.......	13	4,41,212	1,109	2,282,011	.......	
Standard	988	5,074,203	506	64,450	17	20,000	.......	8,000	2	11,019	212	379,049	1,288	2,171,344	12,500	
Sun Life	18,810	48,018,853	1,239	2,465,869	322	1,208,663	98	4,042	3	4,802	380	124,971	1,131	1,552,665	15,500	
Travelers	1,160	5,891,046	448	163,100	1	25,485	5	318,791	27	51,994	2,601	7,243,686	17,645	44,078,914	281,237	
Western Empire Life	968	2,026,251	300	570,105	18	32,341	2	3,540	1	1,000	245	483,191	1,038	2,140,966	15,000	
Western Empire Life	968	2,026,251	300	570,105	18	32,341	2	3,540	1	1,000	245	483,191	1,038	2,140,966	17,722	

231,937 \$360,755,545 | 25,073 \$26,695,097 | 4,767 \$9,524,082 | 1,086 \$2,145,769 | 574 \$547,611 | 36,932 \$54,864,571 | 220,908 \$339,416,773 | \$3,664,321

N.B.—Number of policies not available for the following Company: Great West Life Assurance Company.

## FRATERNAL SOCIETIES—SUMMARY FINANCIAL STATEMENT, 1933.

Name of Society	Head Office in Canada	Total Admitted Assets	Total Accrued Liabilities	Total Income	Total Disbursements
Alliance National	515 Viger Avenue, Montreal, Que. ....	\$ 11,847,159.68	\$ 112,513.74	\$ 1,402,848.81	\$ 1,241,245.54
Ancient Order of Foresters	7 Gerrard St. W., Toronto, Ont. ....	\$ 1,794,430.33	\$ 10,741.12	\$ 289,191.06	\$ 264,740.04
Aid Association for Lutherans	326 Mackay St., Ottawa, Ont. ....	15,493,281.21	693,083.69	3,175,698.35	2,627,323.07
Ancient Order of United Workmen of the Canadian North West	208 McIntyre Bldg., Winnipeg, Man. ....	887,206.81	18,425.35	130,937.13	168,898.55
Canadian Order of Foresters	84 Market St., Brantford, Ont. ....	15,911,259.37	142,711.71	1,939,565.77	1,256,684.49
Canadian Woodmen of the World	Woodmen of the World Bldg., London, Ont. ....	1,971,980.95	18,840.30	212,585.13	170,687.24
Grand Council Catholic Mutual Benefit Association of Canada	1015 St. Denis St., Montreal, Que. ....	1,466,412.57	14,385.86	106,863.99	149,697.58
Grand Orange Lodge of British America	10 Bertie St., Toronto, Ont. ....	1,247,527.43	96,138.59	79,191.79	73,041.38
Independent Order of Foresters	Bay and Richmond Streets, Toronto, Ont. ....	45,976,429.21	8,902.13	5,156,313.02	7,304,226.26
Independent Order of Oddfellows	242 Semple Ave. W., Kildonan, Winnipeg, Man. ....	45,905.42	2,995,493.06	3,278.34	3,588.16
Knights of Columbus	282 Piccadilly St., London, Ont. ....	40,792,399.65	415,655.96	6,046,996.64	3,846,635.04
Lutheran Mutual Aid Society	905 Confederation Life Bldg., Winnipeg, Man. ....	4,727,361.11	1,76,364.93	1,094,344.49	778,949.67
Lutheran Brotherhood	460 Main St., Winnipeg, Man. ....	4,198,808.69	1,389,822.44	880,071.33	880,071.33
National Slovak Society of United States of America	Hotel York Bld., Calgary, Alta. ....	42,260,729.05	3,7,253,035.46	24,853,193.39	19,986,107.47
Modern Woodmen of America	6,252,251.58	191,450.82	857,586.82	753,083.22	753,083.22
Order of United Commercial Travelers' of America	Bellevue P.O., Alberta ....	465,371.09	1,168,263.81	954,219.14	954,219.14
La Societe Des Artisans Canadiens-Francais	171 Market St., Winnipeg, Man. ....	121,044.13	1,065,848.00	1,069,438.04	1,069,438.04
Sons of Norway	924-930 St. Denis St., Montreal, Que. ....	13,809,292.27	9,971.42	2,04,972.02	2,04,972.02
Women's Benefit Association	278 Main St., Winnipeg, Man. ....	2,035,354.40	193,935.88	4,248,165.07	2,886,169.10
Workmen's Circle	Royal Bank Bldg., Sarnia, Ont. ....	53,933,667.60	597,317.13	1,164,657.12	1,112,130.81
	226 Crawford Street, Toronto, Ontario .....	5,689,629.16	83,537.06		
		\$ 250,422,086.21	\$ 43,515,418.12	\$ 43,596,175.95	\$ 45,683,740.56

## FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ALBERTA, 1933

Companies	Premiums (Including Dues)				Disbursements				Total	
	Mortuary Funds	Sick and Funeral Funds	General Fund	Other Funds	Total	Mortuary Funds	Sick and Funeral Funds	General Fund	Other Funds	
Alliance Nationale .....	\$ 690.89	\$ 55.95	\$ 148.34	.....	\$ 895.18	\$ 1,732.27	\$ 104.28	\$ 64.10	.....	\$ 1,900.65
Ancient Order of Foresters .....	777.35	1,149.27	596.55	203.77	1,926.62	2,800.19	620.01	.....	.....	3,420.00
Aid Association for Lutherans .....	752.14	9.58	.....	.....	1,562.04	140.41	.....	832.19	11.38	984.28
Ancient Order of United Workmen of the Canadian North West .....	13,895.75	1,213.94	2,737.80	.....	16,333.55	18,269.86	.....	2,473.84	.....	20,748.70
Canadian Order of Foresters .....	18,055.38	1,289.54	20,588.86	.....	5,500.00	662.40	2,930.79	.....	9,093.19	2,444.40
Canadian Woodmen of the World .....	644.9	16.80	63.10	.....	723.99	2,302.40	112.00	30.00	.....	.....
Grand Council Catholic Mutual Benefit Association .....	1,001.32	21.70	86.20	.....	1,109.22	329.64	35.00	.....	.....	364.64
Grand Orange Lodge of British America .....	12,743.87	806.96	5,712.90	.....	5,712.90	.....	.....	Not available	.....	.....
Independent Order of Foresters .....	.....	.....	21.00	13,571.83	.....	21,018.70	678.61	.....	.....	21,697.31
Independent Order of Oddfellows, Manchester Unity .....	581.17	1,656.48	54.40	635.57	10,514.58	1,000.00	971.64	.....	.....	989.06
Knights of Columbus .....	8,851.10	700.38	287.69	3,787.10	3,787.10	631.01	.....	1,540.49	.....	2,540.49
Lutheran Mutual Aid Society .....	2,719.03	920.73	62.81	4,597.67	202.60	.....	241.88	516.33	.....	875.84
Lutheran Brotherhood .....	3,614.13	4,234.20	.....	29,536.60	12,895.00	.....	6,972.22	.....	.....	718.93
National Slovak Society of the United States .....	2,934.39	102.95	478.47	3,515.81	.....	62.50	.....	.....	.....	19,867.22
Order of United Commercial Travelers' of America .....	2,886.00	2,405.00	4,329.00	9,620.00	1,300.00	.....	.....	.....	.....	62.50
La Societe Des Artisans Canadian-Francais .....	97.24	191.23	6.42	1,060.96	750.00	139.55	.....	139.02	.....	6,117.77
Sons of Norway .....	820.72	17.10	476.58	1,314.40	169.26	113.13	33.32	.....	.....	1,022.57
Women's Benefit Association .....	4,418.11	905.04	169.85	5,493.00	3,000.00	316.45	19.00	.....	.....	315.71
Workmen's Circle .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,335.45
	\$100,988.74	\$4,072.66	\$22,124.07	\$5,613.41	\$132,499.88	\$72,041.34	\$3,493.12	\$16,090.93	\$4,869.52	\$96,493.91

## FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ALBERTA, 1933.

Companies	Number at end of 1932	Additions						Deductions						At end of 1933		
		New Issued			Other Additions			Ceased by Death			Ceased by Maturity			Other Deductions		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
Alliance Nationale .....	368	38,118.17	....	....	....	....	....	....	....	....	....	....	....	3 \$	35,148.17	
Ancient Order of Foresters .....	78	8,474.50	....	....	....	....	....	....	....	....	....	....	....	5,500.00	7,745.00	
Aid Association for Lutherans .....	52	55,750.00	34	37,500.00	....	....	....	....	....	....	....	....	....	9,000.00	50,750.00	
Ancient Order of United Workmen of the Canadian North West .....	166	278,094.00	....	....	....	....	....	1	1,000.00	5	10,000.00	....	....	22	41,500.00	
Canadian Order of Foresters .....	746	758,282.69	40	36,500.00	54	54,000.00	5	54,000.00	5	5,000.00	....	....	....	94	106,733.66	
Canadian Woodmen of the World .....	29	34,250.00	....	....	....	....	....	....	....	....	....	....	....	4	5,435.00	
Grand Council Catholic Mutual Benefit Association .....	43	51,019.07	....	....	....	....	....	....	....	....	....	....	....	....	4	7,144.00
Grand Orange Lodge of British America .....	171	225,655.00	4	2,250.00	....	....	....	....	1	1,000.00	....	....	....	....	13	35,835.00
Independent Order of Foresters .....	525	64,976.00	....	....	....	....	....	9	13,500.00	6	11,575.00	1	1,785.00	51	63,268.00	
Knights of Columbus .....	457	742,688.00	48	54,000.00	4	4,000.00	1	4,000.00	1	1,000.00	....	....	....	52	76,350.00	
Lutheran Mutual Aid Society .....	128	189,000.00	2	2,000.00	6	13,048.61	....	....	....	....	....	....	....	37	65,000.00	
Lutheran Brotherhood .....	66	110,000.00	13	21,000.00	6	14,000.00	....	....	....	....	....	....	....	17	30,500.00	
Modern Woodmen of America .....	548	803,940.00	125	123,500.00	46	72,540.00	9	13,000.00	....	....	....	....	....	117	139,500.00	
National Slovak Society of the United States .....	194	164,750.00	4	3,500.00	....	....	....	....	....	....	....	....	....	6	5,000.00	
Order of United Commercial Travelers of America .....	609	3,045,000.00	11	55,000.00	21	105,000.00	4	20,000.00	145	725,000.00	....	....	....	....	492	2,460,000.00
La Societe Des Artisans Canadiens-Francais .....	69	66,788.00	1	500.00	....	....	2	2,000.00	....	....	....	....	....	12	12,000.00	
Sons of Norway .....	31	53,500.00	1	8,500.00	7	17,500.00	....	....	....	....	....	....	....	14	31,500.00	
Women's Benefit Association .....	254	21,326.93	10	8,500.00	....	....	2	2,000.00	....	....	....	....	....	27	35,385.82	
Workmen's Circle .....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	
	4,202	\$7,563,850.25	292	\$344,250.00	159	\$301,416.61	34 \$	64,575.00	179	\$762,285.00	480	\$672,657.48	3,960	\$6,709,999.38		

## EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ALBERTA, 1933

Companies	Number at end of 1932	Number New Issued	Number Revived	Terminated by Death	Terminated by Lapse	Number at end of 1933	
						Number at end of 1932	Number New Issued
Alliance Nationale .....	11	....	....	....	....	1	1
Aid Association for Lutherans .....	2	....	....	....	....	2	1
Canadian Order of Foresters .....	343	8	19	4	45	321	1
Canadian Woodmen of the World .....	1	....	....	....	....	1	3
Grand Council Catholic Mutual Benefit Association .....	4	....	....	....	....	1	149
Independent Order of Foresters .....	126	14	....	....	....	4	133
Independent Order of Oddfellows .....	6	7	1	3	10	10	24
Lutheran Brotherhood .....	29	1	1	1	5	5	1
La Societe Des Artisans Canadiens-Francais .....	2	....	....	....	2	2	1
Sons of Norway .....	524	31	20	8	63	63	653

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES  
TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1933

NAME OF COMPANY	Premiums Written			Net Premium Earned	Net Losses Incurred	Ratio net losses incurred to net premiums earned %
	Gross less return premium	Licensed reinsurance ceded	Net			
<b>JOINT STOCK:</b>						
Agricultural Insurance Company .....	\$ 5,181.31	\$ 821.16	\$ 4,360.15	\$ 3,801.75	\$ 4,485.74	118.00
American Central Insurance Company .....	18,987.16	14,007.79	4,979.37	5,426.01	3,451.05	63.60
Anglo-Scottish Insurance Company, Limited .....	11,011.24	2,000.14	9,011.10	8,593.31	2,178.59	25.35
Acadia Fire Insurance Company .....	12,559.18	3,358.62	9,172.94	8,832.63	579.19	55.56
American Insurance Company of Newark, N.J. ....	8,049.37	673.43	7,375.94	4,508.68	4,439.16	96.48
American Alliance Insurance Company .....	29,116.78	22,462.35	6,654.43	9,819.78	3,091.67	31.48
Alliance Insurance Company of Philadelphia .....	6,438.18	4,165.31	6,323.47	6,537.31	764.05	11.68
Alliance Assurance Company, Limited .....	42,378.64	4,288.88	38,089.76	38,212.08	19,090.40	49.95
Atlas Assurance Company .....	32,337.22	3,424.69	29,312.53	34,502.40	12,961.95	37.57
Aetna Insurance Company .....	21,077.60	706.99	20,370.61	24,570.89	9,195.28	37.42
British America Assurance Company .....	35,104.46	5,710.84	29,363.62	31,054.03	9,645.22	31.06
British Empire Assurance Company .....	15,316.54	3,514.32	11,802.22	12,224.57	6,004.10	49.12
British Canadian Insurance Company .....	19,243.62	5,797.16	13,466.46	13,884.52	1,577.68	11.36
British Northwestern Fire Insurance Company .....	10,055.72	11,712.09	28,882.63	22,229.32	8,318.67	37.42
Boston Insurance Company .....	10,496.19	1,120.93	9,375.26	10,166.69	4,240.88	41.71
British General Insurance Company, Limited .....	9,575.94	4,596.57	4,797.37	4,780.79	2,973.31	62.19
British and European Insurance Company, Limited .....	9,409.65	6,422.03	2,987.62	4,307.72	1,686.93	39.16
Balise Fire Insurance Company .....	8,512.57	6,110.30	7,901.67	8,449.82	425.27	5.03
British Oak Insurance Company, Limited .....	12,064.21	1,746.03	10,318.18	10,395.57	3,968.47	38.17
British Traders Insurance Company, Limited .....	15,191.34	1,005.48	14,185.86	13,643.52	3,559.91	26.09
Beaver Fire Insurance Company .....	7,402.56	4,757.56	2,615.00	3,813.94	1,189.20	31.18
British Law Insurance Company, Limited .....	6,006.86	1,554.74	4,442.12	4,412.22	2,178.79	49.38
British Crown Assurance Corporation, Limited .....	24,449.46	749.31	23,660.15	23,323.22	10,277.55	44.07
British Colonial Fire Insurance Company .....	5,445.23	1,429.44	3,985.79	11,244.13	3,207.17	28.52
Caledonian Insurance Company .....	19,101.26	1,435.04	17,666.22	19,404.30	3,748.65	19.31
California Insurance Company of San Francisco .....	7,650.64	4,663.02	2,987.62	2,055.98	2,482.42	61.20
Central Insurance Company, Limited .....	22,350.36	14,219.11	8,131.25	10,202.46	2,363.95	23.17
Caledonian-American Insurance Company .....	3,511.86	877.79	2,634.07	2,687.12	869.49	32.00
Columbia Insurance Company .....	6,779.94	3,728.94	3,051.00	2,966.66	1,930.49	65.07
Continental Insurance Company .....	24,649.38	2,199.55	22,419.83	23,742.13	3,549.26	14.35
Cornhill Insurance Company, Limited .....	15,505.26	618.12	14,887.14	13,761.56	2,812.66	20.44

(All reinsured by the Home Insurance Company of New York)

* City of New York Insurance Company .....	\$8,705.62	570.14	8,225.48	68.69	5,724.65
Citizens Insurance Company .....	6,919.32	3,833.34	3,084.98	31.78	3,009.22
Camden Fire Insurance Association .....	5,547.65	1,765.00	3,765.65	69.80	5,132.43
Canada Security Assurance Company .....	22,247.25	7,057.54	15,189.41	40.30	17,711.11
Commercial Union Assurance Company, Limited .....	108,300.33	67,891.74	40,408.59	43.80	43,205.37
Canada Accident and Fire Assurance Company .....	21,939.41	9,988.93	11,950.48	60.60	10,793.94
Canadian Surety Company .....	4,498.01	2,292.51	2,206.50	52.30	2,428.94
Central Canadian Insurance Company .....	4,611.48	1,708.95	2,902.53	41.45	2,255.83
Car and General Insurance Corporation, Limited .....	75,976.92	35,292.61	40,684.31	29.83	33,853.92
Casualty Company of Canada .....	4,630.01	5,764.22	3,866.79	17.55	4,078.44
Canadian General Insurance Company .....	18,944.04	5,374.40	13,566.64	31.87	4,336.50
Canadian Indemnity Company .....	30,485.21	425.60	30,059.61	30.55	30,998.11
Canadian Fire Insurance Company .....	55,852.50	560.25	55,292.25	42.09	57,855.05
Fire Insurance Company .....	21,941.39	7,958.00	13,997.09	22.63	15,574.60
Connecticut Fire Insurance Company, Limited .....	19,019.91	9,887.91	9,132.00	25.79	9,339.81
Century Insurance Company .....	15,757.32	14,093.71	1,663.61	86.94	2,358.04
County Fire Insurance Company of Philadelphia .....	.....	.....	888.99	.....	772.91
Dominion of Canada General Insurance Company .....	20,599.59	5,797.91	14,601.68	10.83	17,340.81
Dominion Fire Insurance Company .....	24,779.24	3,301.10	21,478.14	38.47	23,597.94
Eagle, Star and British Dominions Insurance Company .....	34,259.66	1,064.83	33,194.83	35.36	33,399.60
Employers Liability Assurance Corporation .....	35,335.86	5,209.04	30,126.82	36.86	31,120.54
Ensign Insurance Company .....	9,231.21	1,227.03	8,000.12	21.37	9,172.28
Equitable Fire and Marine Insurance Company .....	18,439.60	16,640.18	2,799.42	22.63	1,145.59
Essex and Suffolk Equitable Insurance Society, Limited .....	8,979.93	5,573.30	3,397.63	25.46	4,789.16
First American Fire Insurance Company .....	5,152.93	371.08	4,781.85	54.25	7,933.19
Fidelity American Fire Insurance Company of N.Y. ....	22,379.15	1,280.27	2,038.88	17.36	20,070.02
Fire Insurance Company of Canada .....	2,275.40	1,226.27	2,149.13	.....	3,319.89
Fire Association of Philadelphia .....	15,764.03	6,152.63	9,611.40	32.53	10,756.45
* First National Insurance Company of America .....	(22,864.47)	22,864.47	.....	.....	3,499.69
* (All reinsured)	(18,575.73)	868.60	17,707.13	36.15	14,816.63
(All reinsured by the Home Insurance Company of New York .....	6,021.16	431.60	5,599.56	30.00	5,355.63
Firemen's Fund Insurance Company of Newark, N.J. ....	9,509.59	47.50	9,462.09	13.06	9,678.07
Girard Fire and Marine Insurance Company .....	2,858.81	.....	2,858.81	4.4	2,428.82
Globe Indemnity Company of Canada .....	2,7120.22	16,956.15	10,164.07	25.15	11,749.99
Guardian Assurance Company, Limited, of London, England .....	3,181.34	2,324.46	29,488.88	64.83	30,704.77
General Accident, Fire and Life Assurance Corporation, Limited .....	1,8,841.03	2,559.83	16,288.20	39.16	20,557.11
General Accident Assurance Company of Canada .....	10,800.82	1,193.23	9,607.59	61.53	8,173.75
Guilford Insurance Company Limited .....	4,261.97	1,288.76	2,975.21	47.83	3,835.07
General Fire Insurance Company of Paris .....	29,412.82	6,434.83	22,977.99	65.63	14,729.92
Genes Falls Insurance Company .....	20,393.10	3,606.34	16,784.76	23.55	15,812.23
Gran Insurace and Guarantee Company .....	181,398.73	12,548.04	16,856.69	11.61	20,054.03
Great American Insurance Company .....	88,657.86	13,965.98	75,691.88	49.83	35,127.47
Guardian Insurance Company of Canada .....	11,156.84	2,835.81	8,321.03	176.00	15,071.08
General Insurance Company of America .....	61,925.32	2,125.45	61,739.87	9.74	4,456.91
Globe and Rutgers Fire Insurance Company .....	2,533.64	2,217.35	2,166.29	.....	5,152.53

NAME OF COMPANY	Premiums Written			Net Premium Earned	Net Losses Incurred	Ratio net losses incurred to net premiums earned %
	Gross less return Premium	Licensed reinsurance ceded	Net			
Home Assurance Company of Canada .....	550,80	.....	550,80	93,86	.....	.....
Hartford Fire Insurance Company .....	37,194,39	983,62	36,210,77	41,759,01	8,516,19	20,39
Hudson Bay Insurance Company .....	34,312,94	21,594,83	12,718,11	11,150,12	3,590,25	32,20
Home Fire and Marine Insurance Company .....	3,199,57	.....	3,199,57	3,137,89	49,82	15,86
Home Insurance Company of New York .....	171,032,60	11,721,65	159,310,95	163,338,73	80,692,05	49,38
* Homestead Fire Insurance Company .....	* (17,032,03	52,50	17,084,53	16,743,58	6,693,37	39,98
Halifax Fire Insurance Company .....	12,099,14	339,96	11,759,18	10,296,92	8,075,63	78,43
Imperial Insurance Office .....	14,450,64	1,459,15	12,991,49	14,485,48	12,144,16	83,84
Insurance Company of North America .....	39,110,82	1,616,87	37,893,95	34,873,76	21,974,83	63,01
Imperial Assurance Company .....	9,874,16	3,772,16	6,102,00	5,930,20	3,860,99	65,11
Imperial Guarantee and Accident Insurance Company of Canada .....	9,053,38	2,239,32	6,814,06	6,719,68	944,53	14,06
Insurance Company of the State of Pennsylvania .....	404,27	78,39	482,66	218,82	158,13	.....
London Assurance Corporation .....	18,682,98	1,037,49	17,645,49	21,291,76	7,114,79	33,41
London and Scottish Assurance Corporation, Limited .....	14,591,61	3,496,87	11,094,74	10,209,78	8,634,49	84,57
London and Lancashire Guarantee and Accident Co. of Canada .....	4,241,17	545,05	3,696,12	3,580,77	528,10	14,75
London—Canada Insurance Company .....	18,608,27	6,931,67	12,976,60	12,292,30	4,070,16	33,11
Local Government Guarantee Society, Limited .....	34,594,37	13,626,34	20,968,03	19,641,24	8,044,67	40,95
London and Provincial Marine and General Insurance Co., Limited .....	4,219,92	3,163,33	3,903,59	2,780,72	2,500	3,20
Legal and General Assurance Society, Limited .....	4,499,35	203,28	4,296,07	1,848,78	311,13	16,52
London Guarantee and Accident Company, Limited .....	24,456,39	18,354,39	6,102,00	5,932,69	3,860,99	65,08
London and London and Globe Insurance Company, Limited .....	203,166,31	134,114,36	69,051,95	91,887,74	30,123,07	32,78
Liverpool and London—Manitoba Assurance Company .....	41,800,19	25,537,69	16,262,50	20,194,34	4,727,88	23,41
Law, Union and Rock Insurance Company, Limited .....	43,155,81	2,992,06	40,163,75	40,468,67	12,599,31	31,13
London and Lancashire Insurance Company, Limited .....	78,947,75	7,533,25	71,094,50	72,456,95	21,433,57	29,58
London and County Insurance Company, Limited .....	3,796,22	1,745,58	3,621,64	4,089,50	887,99	21,72
MERCHANTS AND TRADERS ASSURANCE COMPANY .....	1,299,01	1,295,13	3,88	2,68,70	1,76	6,65
Motor Union Insurance Company, Limited .....	7,155,99	709,30	6,446,69	8,429,43	3,166,88	37,56
Michigan Fire and Marine Insurance Company .....	9,461,48	5,900,64	3,560,84	4,549,45,	2,134,01	46,91
MARYLAND INSURANCE COMPANY .....	19,558,34	1,131,95	18,426,39	16,051,27	5,775,38	35,98
MERCHANTS AND MANUFACTURERS FIRE INSURANCE COMPANY .....	5,899,86	.....	5,899,86	10,104,34	1,050,00	10,39
MERCHANTS MARINE INSURANCE COMPANY, LIMITED .....	11,569,12	1,871,78	9,977,34	4,530,82	37,20	31,67
MERCANTILE FIRE INSURANCE COMPANY .....	16,907,30	5,401,12	11,506,18	12,989,84	4,114,44	31,67
MERCURY INSURANCE COMPANY .....	12,395,75	781,73	11,614,02	13,725,68	7,491,54	54,58

## SUPERINTENDENT OF INSURANCE

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New Hampshire Fire Insurance Company .....	8,062,61	717,83	7,344,78	8,003,19	711,79
Northwestern National Insurance Company .....	20,944,76	74,14	20,810,62	24,463,05	7,914,30
North Western Liverpool Insurance Company .....	16,056,50	8,121,25	7,610,85	2,363,95	31,06
Newark Fire Insurance Company .....	14,124,13	5,381,13	8,743,70	6,389,96	2,478,66
National-Ben Franklin Fire Insurance Company .....	13,451,23	221,11	13,210,12	15,008,89	5,453,34
Norwich Union Fire Insurance Society, Limited .....	48,174,94	3,442,69	44,732,25	44,993,43	25,632,51
National Fire Insurance Company .....	10,331,93	630,39	9,635,54	12,876,14	56,96
National Union Fire Insurance Company .....	8,162,60	342,25	7,821,35	10,043,55	2,194,20
*National Liberty Insurance Company of America .....	(All) reinsured in the Home Insurance Company of New York .....	52.15	9,612,02	8,442,10	14,115,24
* (10,393,55	(All) reinsured by the Home Insurance Company of New York .....	510,56	9,883,92	10,113,80	7,49)
11,539,60	3,914,70	7,621,90	8,158,98	6,860,65	67,83)
12,284,13	764,21	11,524,42	13,025,74	2,846,13	34,88
25,047,78	1,385,89	23,661,89	21,128,67	4,536,77	34,82
43,273,04	4,147,05	39,124,99	39,970,30	12,617,57	23,78
12,145,03	7,165,66	4,973,37	5,160,62	3,137,57	31,57
21,120,84	15,018,84	6,102,00	6,932,69	3,860,99	60,80
3,480,95	427,68	3,032,27	3,543,51	990,44	27,95
11,629,23	10,282,88	1,316,93	1,410,13	476,44	33,78
16,096,07	3,581,06	12,515,01	1,395,94	7,582,17	63,20
26,636,22	2,512,82	24,123,40	21,549,45	9,876,15	45,83
15,354,06	1,333,34	13,960,72	16,420,84	6,501,52	39,59
Ocean Accident and Guarantee Corporation, Limited .....					
Pioneer Fire Insurance Company .....					
Pearl Assurance Company, Limited .....					
Pioneer, Insurance Company, Limited .....					
Palatine Insurance Company, Limited .....					
Pacific Coast Fire Insurance Company .....					
Prudential Assurance Company, Limited .....					
Patriotic Assurance Company, Limited .....					
Phoenix Assurance Company, Limited .....					
Phoenix Fire Insurance Company of Paris .....					
Provincial Insurance Company, Limited .....					
Provident Washington Insurance Company .....					
Phoenix Insurance Company .....					
Philadelphia Fire and Marine Insurance Company .....					
Quebec Fire Assurance Company .....					
Queen Insurance Company of America .....					
Royal Insurance Company, Limited .....					
Railway Passengers Assurance Company .....					
Reliance Insurance Company of Canada .....					
Royal Exchange Assurance .....					
Royal Scottish Insurance Company, Limited .....					
St. Paul Fire and Marine Insurance Company .....					
Scottish Metropolitan Assurance Company, Limited .....					

NAME OF COMPANY	Premiums Written		Net Premium Earned	Net Losses Incurred	Ratio net losses incurred to net premiums earned %
	Gross less return Premium	Licensed reinsurance ceded			
Sun Insurance Office, Limited .....	40,872.74	1,290.85	39,381.89	43,428.02	27.59
Southern Insurance Company .....	3,129.82	560.25	2,669.57	2,682.86	895.84
Sea Insurance Company, Limited .....	13,777.50	310.15	13,467.35	13,908.62	33.39
State Assurance Company, Limited .....	11,471.15	782.44	10,688.71	14,468.25	84.92
Statewide Insurance Company of New Haven, Connecticut .....	8,156.13	1,524.93	6,531.20	6,196.89	23.79
Sentinel Fire Insurance Company .....	10,354.96	9,464.75	890.21	830.91	3,442.75
Scottish Canadian Assurance Corporation .....	29,815.36	8,153.98	21,661.38	25,301.72	1914.34
Scottish Union and National Insurance Company .....	13,643.50	3,701.83	13,272.67	14,666.93	73.15
Springfield Fire and Marine Insurance Company .....	38,407.22	6,559.08	32,048.14	35,322.11	61.40
Toronto General Insurance Company .....	5,592.83	366.33	5,226.50	5,924.61	24.16
Travelers Fire Insurance Company .....	1,888.15	.....	1,888.15	2,508.44	71.11
Union Assurance Society, Limited .....	36,959.27	17,041.80	19,917.47	15,457.55	58.83
United Firemen's Insurance Co. of Philadelphia .....	4,962.83	1,911.83	3,051.00	2,966.66	65.07
Union Insurance Society of Canton, Limited .....	50,565.40	3,998.76	46,566.64	55,786.60	38.89
Union Marine and General Insurance Company, Limited .....	8,996.72	2,307.88	6,888.84	8,304.74	48.65
Union Fire, Accident and General Insurance Co. of Paris, France .....	7,877.54	266.58	7,610.96	8,676.02	1,460.60
Urbaine Fire Insurance Company of Paris, France .....	7,810.95	167.73	7,673.22	3,954.03	1,633
United States Fire Insurance Company .....	16,192.14	1,645.33	14,546.81	16,547.23	1,884.55
United British Insurance Company, Limited .....	7,213.44	1,378.38	5,835.06	7,316.97	47.67
Western Assurance Company .....	27,487.55	7,232.89	20,254.66	22,298.97	87.91
*12,242.89	*12,242.89	(All reinsured with the Alliance Assurance Co., Ltd.)	11,494.13	14,741.58	51.07
11,864.64	370.51		21,740.18	25,378.78	79.25
30,888.95	8,648.77			4,997.36	19.69
30,300.57	3,261.58		27,038.99	27,544.65	48.98
\$4,006,894.54	\$1,118,013.50		\$2,888,881.04	\$3,076,975.33	\$1,155,024.66
					37.53

Figures in italics denote red ink figures.

<b>RECIPROCAL EXCHANGES:</b>						
Affiliated Underwriters .....	12,416.42	.....	12,416.42	11,821.19	3,531.77	29.88
Individual Underwriters .....	3,166.59	.....	3,166.59	3,633.96	.....	.....
Lumbermen's Underwriting Alliance .....	5,220.30	.....	5,220.30	5,141.55	.....	.....
Manufacturing Lumbermen's Underwriters .....	3,727.19	.....	3,727.19	2,667.56	.....	.....
Metropolitan Inter-Insurers .....	4,204.80	.....	4,204.80	3,786.92	37.61	.0099
New York Reciprocal Underwriters .....	1,955.91	.....	1,955.91	4,306.50	.....	.....
Retail Lumbermen's Inter-Insurance Exchange .....	16,025.38	.....	716.71	15,308.67	4,337.72	36.99
Warner Reciprocal Insurers .....	508.35	.....	508.35	13,993.32	.....	.....
	\$ 47,224.94	\$ 716.71	\$ 46,508.23	\$ 46,014.11	\$ 7,907.10	17.18
<b>PROVINCIAL MUTUALS:</b>						
Retail Lumbermen's Mutual Fire Insurance Company .....	\$ 2,563.30	.....	.....	.....	\$ 4,526.54	176.59
Saskatchewan Mutual Fire Insurance Company .....	42,779.94	.....	.....	.....	15,559.56	36.37
German Mutual Fire Insurance Company .....	3,758.90	.....	.....	.....	4,213.00	112.08
	\$ 49,102.14	.....	\$ 49,102.14	.....	\$ 24,299.10	49.07
<b>OTHER MUTUALS:</b>						
Central Manufacturers Mutual Insurance Co. ....	\$ 6,987.02	.....	\$ 6,987.02	\$ 6,333.71	\$ 1,193.49	18.84
Hardware Dealers Mutual Fire Insurance Company .....	33,078.74	\$ 1,415.31	31,663.43	31,602.81	8,472.54	26.81
Mill Owners Mutual Fire Insurance Company .....	31,158.13	1,273.27	29,884.86	26,889.69	7,021.26	26.11
Minnesota Implement Mutual Fire Insurance Co. ....	33,078.74	1,415.31	31,663.43	31,602.81	8,472.54	26.81
Northwestern Mutual Fire Association .....	83,881.97	7,712.26	76,169.71	78,367.64	33,14.62	43.02
Portage La Prairie Mutual Insurance Company .....	39,008.36	15.93	38,993.43	26,030.04	13,276.47	50.10
Retail Hardware Mutual Fire Insurance Co. of Minnesota .....	33,078.74	1,415.31	31,663.43	31,602.81	8,472.54	26.81
United Mutual Fire Insurance Company .....	11,542.58	3,579.74	7,986.84	9,938.48	3,918.18	43.35
Wawanesa Mutual Insurance Company .....	17,293.06	.....	172,931.66	155,477.55	49,519.53	31.84
	\$ 44,744.94	\$ 16,827.13	\$ 427,917.81	\$ 396,945.54	\$ 134,061.17	33.77
	<b>\$4,547,966.56</b>	<b>\$11,135,557.34</b>	<b>\$3,412,406.22</b>	<b>\$3,489,874.98</b>	<b>\$1,316,139.50</b>	<b>37.71</b>

\*Figures of these Companies not included in totals, business re-insured and therefore included by re-insurance Company.

**ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES  
TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1933**

NAME OF COMPANY	Premiums Written			Net Premium Earned	Net Losses Incurred	Ratio net losses incurred to net premiums earned %
	Gross less return Premium	Licensed reinsurance ceded	Net			
American Automobile Fire Insurance Company .....	\$ 1,385.67	\$ 7.41	\$ 1,385.67	\$ 1,911.45	\$ 1,120.86	58.63
American Automobile Insurance Company .....	1,880.84	2.18	1,873.43	2,474.03	2,187.14	88.40
Anglo-Scottish Insurance Company, Limited .....	898.40	3,156.40	900.58	1,102.98	1,022.22	92.67
American Alliance Insurance Company .....	3,069.92	.....	813.52	1,088.96	470.15	43.17
Alliance Assurance Company of Philadelphia .....	1,647.22	.....	1,647.22	2,692.51	528.57	32.03
Alliance Assurance Company, Limited .....	2,692.51	.....	2,692.51	1,998.05	16.38	8.87
Atlas Assurance Company, Limited .....	422.98	.....	422.98	291.26	7.75	2.66
Aetna Insurance Company .....	28.70	.....	28.70	228.81	87.90	38.42
British America Assurance Company .....	4,685.41	.....	4,685.41	5,025.56	3,629.39	72.21
British Empire Assurance Company .....	717.79	.....	717.79	858.42	117.30	13.66
British Canadian Insurance Company .....	5,263.05	.....	5,263.05	5,090.58	3,335.74	65.53
Boston Insurance Company .....	.....	.....	.....	.....	.....	.....
British General Insurance Company, Limited .....	464.81	.....	464.81	412.55	74.25	62.82
British Colonial Insurance Company, Limited .....	1,774.35	.....	1,774.35	1,719.10	67.37	16.33
British Traders Insurance Company, Limited .....	1,555.81	.....	1,555.81	1,596.26	561.29	78.05
British Colonial Fire Insurance Company .....	147.74	1.00	146.74	832.46	13.24	37.20
Central Insurance Company, Limited .....	594.48	.....	594.48	.....	309.69	.....
Caledonian Insurance Company, Limited .....	712.08	.....	712.08	270.45	.....	.....
Cornhill Insurance Company, Limited .....	13,030.60	.....	13,030.60	13,367.79	12,811.04	4,553.89
Camden Fire Insurance Association .....	43.99	.....	43.99	101.36	101.36	35.55
Canada Security Assurance Company .....	4,165.34	.....	4,165.34	4,389.55	2,268.60	51.68
Commercial Union Assurance Company, Limited .....	1,172.78	.....	1,172.78	1,172.78	860.16	.....
Canada Accident and Fire Insurance Company .....	2,654.43	11.50	2,642.93	3,139.08	976.92	31.12
Canadian Surety Company .....	3,499.11	1.41	3,500.52	4,471.68	4,471.68	11.00
Central Canadian Insurance Company .....	2,646.31	348.02	2,298.29	2,384.46	1,144.37	47.99
Car and General Insurance Corporation, Limited .....	5,568.07	135.79	5,432.28	5,470.21	1,628.56	29.77
Casualty Company of Canada .....	7,717.39	127.30	7,590.09	7,102.79	2,938.51	41.37
Canadian General Insurance Company .....	16,606.51	66.51	16,540.00	16,706.50	5,850.19	35.01
Canadian Indemnity Company .....	31,195.66	102.42	31,093.24	34,454.83	14,776.64	42.88
Canadian Fire Insurance Company .....	32,426.01	303.52	17,222.49	20,533.57	5,111.15	24.89
Century Insurance Company, Limited .....	900.58	.....	900.58	1,148.04	1,022.22	89.04
Continental Casualty Company .....	1,829.64	34	1,829.30	2,554.77	2,554.77	85.22
County Fire Insurance Company of Philadelphia .....	307.00	103.62	203.38	117.33	100.17	.....

Dominion of Canada General Insurance Company .....	24,991.08	319.11	23,771.97	24,687.56	12,699.54	51.44
Dominion Fire Insurance Company .....	4,381.81	2,512.93	1,868.88	2,030.60	1,022.32	50.35
Employers Liability Assurance Corporation, Limited .....	25,829.68	11.09	25,818.59	27,461.68	11,616.43	42.30
Fidelity Insurance Company of Canada .....	13,523.38	1,27.50	13,395.88	14,841.69	6,872.17	46.30
First National Insurance Company of America .....	* 6,121.40	6,121.40	.....	.....	.....	.....
Franklin Fire Insurance Company of Philadelphia .....	(All re-insured)	(All .02)	865.02	1,097.11	857.28	78.14
Globe Indemnity Company of Canada .....	15,661.19	6,488.35	Home Insurance Company of New York	8,485.01	1,799.49	21.21
General Exchange Insurance Corporation .....	3,701.63	.....	9,119.14	29,391.13	13,100.87	44.57
General Casualty Company of America .....	12,857.61	823.27	33,702.63	12,034.34	6,147.25	49.14
General Casualty Insurance Company of Paris .....	11,005.35	34.76	10,905.59	11,270.67	6,745.85	59.85
General Accident, Fire and Life Assurance Corporation, Limited .....	9,130.22	87.81	9,092.41	8,745.15	2,845.56	32.54
General Accident, Fire and Life Assurance Corporation .....	36,514.92	165.09	35,338.83	36,045.01	16,160.67	43.72
Guildhall Assurance Company, Limited .....	9,775.52	.....	975.52	9,864.45	546.73	65.42
Glens Falls Insurance Company .....	8,371.48	1,702.04	8,377.48	10,710.24	5,598.88	52.28
Great American Insurance Company .....	10,854.13	.....	9,152.09	6,654.27	5,289.23	79.43
Great American Indemnity Company .....	9,845.48	.....	9,855.48	7,579.88	2,075.85	27.38
Guardian Assurance Company of Canada .....	5,245.46	12.71	5,238.75	6,855.14	3,001.15	43.77
General Insurance Company of America .....	12,570.99	.....	12,571.99	11,458.98	6,039.14	62.70
Globe and Rutgers Fire Insurance Company .....	191.90	.....	191.90	.....	1,050.79	.....
Home Assurance Company of Canada .....	3,531.97	.....	3,531.97	4,195.30	104.40	.....
Hartford Fire Insurance Company .....	6,174.49	.....	6,174.49	629.00	54.99	8.74
Hartford Accident and Indemnity Company .....	2,042.03	.....	2,042.03	858.50	50.80	.....
* 1,459.67	1,455.67	(All re-insured)	.....	1,689.89	.....	.....
14,505.95	.....	.....	14,505.95	15,129.61	7,059.87	46.66
(All re-insured)	.....	.....	3,022.11	2,439.70	2,618.24	197.31
* (3,022.11)	4,858.81	41.61	4,811.20	5,805.43	1,044.15	27.98
Homestead Fire Insurance Company .....	4,115.15	.....	4,115.15	4,125.56	1,022.80	24.79
Hudson Bay Insurance Company .....	9,922.84	.....	9,228.84	9,124.66	2,117.55	2.33
Home Insurance Company of New York .....	2,645.91	.....	2,645.91	2,810.71	3,106.68	110.53
Homestead Fire Insurance Company .....	931.32	7.25	931.32	880.44	110.80	12.58
Halifax Fire Insurance Company .....	.....	.....	7.25	3.68	243.90	.....
Indemnity Insurance Company of North America .....	962.78	.....	963.78	1,270.76	330.10	25.97
Imperial Insurance Office .....	1,180.44	.....	1,184.44	1,234.61	42.15	3.41
London and Lancashire Guarantee and Accident Company of Canada .....	5,135.20	202.93	4,932.27	4,687.57	2,836.91	60.52
London-Canada Insurance Company .....	7,484.62	586.40	6,895.22	6,791.49	7,645.92	112.58
London Provincial Marine and General Insurance Company, Limited .....	5,533.87	.....	5,533.87	3,233.20	100.00	30.94
Legal and General Assurance Society, Limited .....	27.10	.....	27.10	1,625	49.45	304.30
London Guarantee and Accident Company, Limited .....	8,540.21	.....	8,544.21	8,132.97	1,511.83	18.59
25,802.94	.....	.....	5,177.00	6,463.32	1,089.11	16.85
5,002.70	3,978.82	.....	1,033.88	1,505.35	96.42	6.40
2,336.69	.....	.....	2,336.69	2,124.86	744.00	35.01
London and Lancashire Insurance Company, Limited .....	.....	.....	.....	.....	750.25	256.72
					272.87	272.87

## 1933 REPORT OF THE

NAME OF COMPANY	Premiums Written			Net Premium Earned	Net Losses Incurred	Ratio net losses incurred to net premiums earned %
	Gross less return Premium	Licensed reinsurance ceded	Net			
Merchants and Traders Assurance Company .....	\$ 1,434,113	\$ ..... 1,42	\$ 1,434,113	\$ 2,673,02	\$ 1,276,67	47.76
Motor Union Insurance Company, Limited .....	779,117	80,20	777,75	744,86	43,45	5.83
Merchants Casualty Insurance Company .....	1,396,51	.....	1,396,51	1,711,50	166,57	9.56
Merchants Marine Insurance Company, Limited .....	228,40	.....	148,20	150,95	10,29	6.81
Maryland Casualty Company .....	1,09,67	.....	2,09,67	528,00	406,33	76.95
Metropolitan Casualty Insurance Company .....	2,500,75	.....	2,500,75	2,449,98	121,90	12.11
Mercury Insurance Company .....	838,29	.....	838,29	810,69	124,08	14.75
Northwestern National Insurance Company .....	1,358,58	230,27	1,358,58	1,615,31	265,42	16.43
Newark Fire Insurance Company .....	1,211,27	.....	981,00	716,82	302,50	42.20
National-Ben Franklin Fire Insurance Company .....	323,87	.....	323,87	412,03	91,90	.....
Norwich Union Fire Insurance Society, Limited .....	9,839,80	228,32	9,611,48	9,369,70	3,304,99	35.27
National Union Fire Insurance Company .....	5,888,47	.....	5,888,47	685,57	1,879,01	273.91
Northern Assurance Company, Limited .....	3,481,74	.....	3,481,74	5,963,39	1,929,33	32.33
North British and Mercantile Insurance Company, Limited .....	19,937,62	156,18	19,781,49	19,643,11	2,170,52	53.17
Ocean Accident and Guarantee Corporation, Limited .....	1,184,07	59,20	1,124,87	1,332,79	5,830,29	29.68
Occidental Fire Insurance Company .....	.....	.....	.....	1,298,13	97,40	.....
Pearl Assurance Company, Limited .....	1,009,63	25,07	984,56	698,55	45,00	6.45
Palatine Insurance Company, Limited .....	1,351,02	6,16	1,344,86	1,370,47	260,80	19.03
Pacific Coast Fire Insurance Company .....	3,004,12	2,103,54	900,58	916,23	1,022,22	11.56
Prudential Assurance Company, Limited .....	1,238,51	.....	1,238,51	1,212,88	1,156,88	95.38
Phoenix Assurance Company, Limited .....	5,385,72	57,28	5,385,72	5,426,52	884,24	.....
Provincial Insurance Company, Limited .....	.....	.....	57,28	984,26	170,74	.....
Queen Insurance Company of America .....	1,932,05	754,84	1,177,21	997,18	362,81	36.38
Royal Insurance Company, Limited .....	17,343,95	5,806,93	11,537,02	9,953,87	2,706,85	27.19
Railway Passengers Assurance Company .....	2,057,00	182,37	2,057,00	2,632,48	566,30	.....
Royal Exchange Assurance .....	5,112,06	.....	5,229,69	5,108,29	2,003,42	39.21
St. Paul Fire and Marine Insurance Company .....	16,964,60	.....	16,964,60	16,805,06	9,089,30	54.08
St. Paul-Mercury Indemnity Company of St. Paul .....	1,600,03	.....	1,600,03	1,554,63	1,301,45	86.49
Scottish Metropolitan Assurance Company, Limited .....	439,99	.....	439,99	503,98	554,80	108.78
Sun Insurance Office, Limited .....	1,467,19	64,57	1,402,62	921,20	264,91	28.76
Southern Insurance Company, Limited .....	300,20	.....	300,20	313,36	340,72	108.73
Sentinel Fire Insurance Company .....	6,46	.....	6,46	5,78	.....	.....
Scottish Union and National Insurance Company .....	370,87	.....	370,87	273,60	.....	.....
Springfield Fire and Marine Insurance Company .....	258,52	6,46	252,06	270,68	.....	.....

Toronto General Insurance Company .....	15,849.18	222.09	15,627.09	17,024.68	31,460.94	18,977
Travelers Indemnity Company .....	2,432.30	.....	2,432.30	2,431.24	13724	5,64
Travelers Fire Insurance Company .....	680.94	.....	680.94	688.87	61.06	8.86
Union Assurance Society, Limited .....	196.26	.....	196.26	194.55	12.67	6.51
United States Fidelity and Guaranty Company .....	8,574.52	.....	8,574.52	9,772.22	2,730.75	34.45
Union Insurance Society of Canton, Limited .....	19,555.50	.....	19,555.50	20,679.83	7,123.97	34.45
Union Marine and General Insurance Company Limited .....	1,727.88	.....	1,727.88	1,559.78	140.03	8.97
Union Fire, Accident and General Insurance Co. of Paris, France .....	37.40	.....	37.40	132.69	8,816.07	233.43
United British Insurance Company, Limited .....	5,492.30	.....	59.43	5,482.87	3,945.68	.....
Western Assurance Company .....	6,394.70	.....	.....	6,583.15	5,012.56	.....
*Westminster Fire Office .....	*2,080.32	2,080.32	(All reinsured with the Alliance Assurance Co., Ltd.)	1,840.69	445.20	.....
World Fire and Marine Insurance Company .....	372.00	.....	372.00	.....	.....	.....
Yorkshire Insurance Company, Limited .....	9,490.91	475.48	9,015.43	9,160.37	1,861.33	20.32
Zurich General Accident and Liability Insurance Company, Limited..	14,325.19	.....	14,325.19	17,066.12	9,945.52	58.28
	\$657,624.83	\$53,081.56	\$604,543.27	\$625,865.66	\$281,654.19	44.32
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<b>MUTUALS:</b>						
Central Manufacturers Mutual Insurance Company .....	\$ 1,566.10	.....	\$ 1,566.10	\$ 1,423.45	\$ 585.30	41.12
Hardware Dealers Mutual Fire Insurance Company .....	477.65	.....	477.65	489.75	31.86	6.50
Lumbermen's Mutual Casualty Company .....	6,504.29	.....	6,504.29	6,309.16	1,625.07	25.76
Minnesota Implement Mutual Fire Insurance Company .....	477.65	.....	477.65	489.75	31.86	6.50
Northwestern Mutual Fire Association .....	2,354.98	.....	2,354.98	2,345.52	191.27	8.12
Portage La Prairie Mutual Insurance Company .....	29,294.16	.....	29,294.16	29,429.88	12,867.80	43.75
Retail Hardware Mutual Fire Insurance Company of Minnesota .....	477.65	.....	477.65	489.75	31.86	6.50
Wawanesa Mutual Insurance Company .....	7,346.42	.....	7,346.42	7,754.09	1,894.97	24.43
	\$ 48,498.90	.....	\$ 48,498.90	\$ 48,731.35	\$ 17,259.96	35.00
	\$706,123.73	\$ 53,081.56	\$653,042.17	\$674,597.01	\$298,914.15	44.31

\*Figures of these Companies not included in totals, business re-insured and therefore included by re-insurance Company.

Figures in italics denote red ink figures.

**ABSTRACT OF THE RETURNS OF HAIL INSURANCE COMPANIES TRANSACTING BUSINESS IN THE  
PROVINCE OF ALBERTA, 1933**

Name of Company	Premiums Written		Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded			
American Alliance Insurance Company .....	\$ 1,799.88	\$ 1,150.56	\$ 649.32	\$ 649.32	11.59
Aetna Insurance Company .....	8,481.36	1,577.48	6,903.88	6,903.88	20.72
Bee Hail Insurance Company of Paris .....	1,243.66	42.75	1,200.91	1,200.91	4.15
City of New York Insurance Company .....	(All reinsured by the Home Insurance Company of New York)				Nil
Citizens Insurance Company .....	22,354.04	10,964.33	11,289.71	11,289.71	2,394.79
Connecticut Fire Insurance Company .....	3,836.17	598.96	3,237.21	3,237.21	10.07
Continental Insurance Company .....	5,798.07	374.24	5,423.83	5,423.83	1,702.49
Equitable Fire & Marine Insurance Company .....	1,297.22	972.92	324.30	324.30	9.76
First American Fire Insurance Company .....	1,231.17	.....	1,231.17	1,231.17	3.34
Fidelity Phoenix Fire Insurance Company of N.Y. ....	2,051.39	69.71	1,981.64	1,981.64	445.63
General Casualty Insurance Company of Paris .....	18,081.13	1,331.65	16,719.48	16,719.48	2,125.59
Great American Insurance Company .....	8,116.51	649.32	7,467.19	7,467.19	12.68
Hartford Fire Insurance Company .....	11,389.72	.....	11,389.72	11,389.72	866.13
Home Insurance Company of New York .....	894.87	224.98	669.39	669.39	11.60
Insurance Company of North America .....	18,698.88	10,319.38	8,379.50	8,379.50	22.48
London-Canada Insurance Company .....	*14,278.44	14,278.44	(All reinsured)	(All reinsured)	21.03
Michigan Fire & Marine Insurance Company .....	7,746.25	6,908.30	837.95	837.95	17.18
Maryland Insurance Company .....	8,208.02	384.37	7,823.65	7,823.65	19.85
Mercury Insurance Company .....	52.50	.....	52.50	52.50	37.28
Niagara Fire Insurance Company .....	6,418.43	405.41	6,013.02	6,013.02	.....
Providence Washington Insurance Company .....	4,344.71	1,402.46	2,942.25	2,942.25	457.13
Reliance Insurance Company of Canada .....	3,768.75	3,768.75	.....	.....	5.19
St. Paul Fire & Marine Insurance Company .....	2,054.30	.....	2,054.30	2,054.30	.....
Sentinel Fire & Marine Insurance Company .....	441.61	232.12	209.49	209.49	141.09
Springfield Fire & Marine Insurance Company .....	13,912.44	6,580.38	7,332.06	7,332.06	23.81
Westchester Fire Insurance Company .....	2,898.73	438.48	2,460.25	2,460.25	20.05
World Fire & Marine Insurance Company .....	1,526.24	50.62	1,475.62	1,475.62	8.98
	<b>\$ 156,541.05</b>	<b>\$ 48,447.21</b>	<b>\$ 108,093.84</b>	<b>\$ 108,093.84</b>	<b>\$ 18,793.45</b>

\* Reinsurance Figures not included in grand total.

Figures in italics denote reinsurance figures.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1933.

Name of Company	Guarantee					
	Accident			Liability		
	Premiums	Losses	Sickness	Premiums	Losses	Premiums
Alberta Life & Accident Insurance Company .....	\$ 7,130.52	\$ 1,372.98	(Combined) \$ 172.54	\$ 728.46	\$ 535.72	Nil .....
Allianz Assurance Company, Limited .....	288.64	Nil	(Combined) Nil	830.43	\$ 562.67	\$ 541.36
Northwestern Fire Insurance Company .....	138.57	Nil	(Combined) Nil	830.43	\$ 676.67	Nil .....
Canadian Insurance Company .....	268.90	150.00	123.60	.....	3,951.72	199.21
British Empire Assurance Company .....	273.55	Nil	57.31	.....	.....	.....
British American Assurance Company .....	1,264.76	38.56	378.90	\$ 66.66	620.24	.....
Car & General Insurance Corporation, Limited .....	1,375.50	168.51	526.95	1,610.94	.....	.....
Assurance Company of Canada .....	4,690.00	542.19	(Combined) 18.91	251.64	.....	.....
Continental Casualty Company .....	31,525.05	1,632.80	31,214.71	23,324.94	3.60	178.08
Century Insurance Company, Limited .....	.....	.....	.....	210.56	.....	.....
Canadian Indemnity Company .....	83.79	6.66	27.82	74.47	Nil	100.00
Canadian General Insurance Company .....	182.45	33.34	21.64	.....	.....	Nil .....
Canadian Security Assurance Company .....	100.00	48.75	(Combined) 60.90	111.77	.....	.....
Commercial Union Assurance Company, Limited .....	306.05	12.50	55.76	226.65	.....	.....
Canadian Accident & Fire Assurance Company .....	5.30	Nil	2.48	.....	.....	.....
Canadian Surety Company .....	829.57	1,152.13	459.47	192.87	105.00	3,344.79
Dominion of Canada General Insurance Company .....	25,372.70	15,074.17	(Combined) .....	833.50	2,903.41	4,394.26
Employers' Liability Assurance Corporation, Limited .....	3,134.80	621.62	1,776.66	1,415.73	1,684.12	14,592.95
Fidelity Insurance Company of Canada .....	342.50	350.96	365.45	572.44	1,32.65	2,903.41
Guarantee Company of North America .....	667.64	Nil	.....	.....	1,744.60	3,129.00
Hartford Accident & Indemnity Company .....	120.70	Nil	94.00	33.32	778.79	1,270.67
General Accident Assurance Company of Canada .....	51,924.62	32,195.89	(Combined) .....	.....	.....	.....
General Accident, Fire & Life Assurance Corporation, Limited .....	2,633.96	2,281.13	(Combined) .....	.....	.....	.....
General Casualty Insurance Company of Paris .....	454.21	321.12	208.67	26.00	5,467.35	61.47
Globe Indemnity Company of Canada .....	4,030.86	230.69	2,507.07	882.92	2,903.70	71.50
Hartford Accident & Indemnity Company .....	62.32	58.57	.....	.....	5,467.35	39.71
Hathorne Assurance Company of Canada .....	29,526.39	12,629.42	(Combined) .....	.....	2,903.70	1,322.31
Imperial Guarantees & Accident Insurance Company of Canada .....	2,523.86	554.07	1,548.39	565.62	4,211.35	.....
Imperial Insurance Office .....	46.00	Nil	.....	.....	1,010.00	.....
Indemnity Insurance Company of North America .....	437.50	1,907.50	35.00	Nil	1,449.15	.....
Law, Union & Rock Insurance Company .....	37.55	10.00	.....	71.41	53.90	58.00
Loyal Protective Insurance Company .....	14,712.30	11,572.21	(Combined) .....	.....	672.00	598.55
Liverpool & London & Globe Insurance Company .....	528.80	499.19	270.76	861.88	10.20	192.00
London Guarantee & Accident Company .....	4,854.62	6,052.91	(Combined) .....	.....	229.00	Nil .....
London Life Insurance Company .....	38,345.59	28,625.31	1,548.39	125.25	7,790.81	1,487.86
London Provincial Marine & General Insurance Company, Limited .....	158.35	Nil	.....	.....	21.00	.....
London & Lancashire Guarantees & Accident Company of Canada .....	638.08	474.83	.....	108.95	.....	.....
Law, Union & Rock Insurance Company .....	.....	.....	.....	.....	20.00	.....
Law, Union & Rock Insurance Company .....	.....	.....	.....	.....	120.86	132.00
London Guarantee & Accident Company .....	.....	.....	.....	.....	2,655.85	1,666.11
London Life Insurance Company .....	.....	.....	.....	.....	540.58	11.00
London Provincial Marine & General Insurance Company, Limited .....	.....	.....	.....	.....	613.86	421.47
London & Lancashire Guarantees & Accident Company of Canada .....	.....	.....	.....	.....	337.82	275.00

Name of Company	Accident		Sickness		Liability		Guarantee	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
London & Scottish Assurance Corporation, Limited.....	\$ 5,674.44	\$ 6,176.64	.....	.....	\$ 206.35	Nil	.....	.....
Metropolitan Life Insurance Company .....	394.98	Nil	145.17	\$ 70,210	273.10	\$ 43.50	30.00	.....
Metropolitan Casualty Insurance Company .....	72,50	300.00	.....	.....	65.10	Nil	380.07	Nil
Mercantile Casualty Insurance Company .....	8,884.58	5,062.13	(Combined)	.....	.....	.....	.....	.....
Motor Union Insurance Company, Limited .....	15.00	Nil	.....	.....	15.00	Nil	2,144.10	Nil
Merchants' & Traders' Assurance Company .....	.....	.....	.....	.....	86.00	Nil	1,232.91	\$ 136.15
Norwich Union Fire Insurance Society, Limited .....	859.79	489.80	409.58	450.58	622.06	Nil	1,924.28	665.55
National Surety Corporation .....	267.10	22,228	.....	.....	140.25	12.00	161.85	Nil
Northern Assurance Company, Limited .....	406.25	175.00	206.20	Nil	364.86	75.00	131.85	Nil
North British & Mercantile Insurance Company, Limited .....	51.90	Nil	22.10	Nil	87.87	Nil	.....	.....
Occidental Fire Insurance Company .....	4,234.91	1,357.12	1,453.65	1,830.65	482.52	139.00	585.02	318.50
Ocean, Accident & Guarantee Corporation .....	31.12	Nil	2.08	Nil	.....	.....	.....	.....
Occidental Life Insurance Company .....	171.32	85.55	(Combined)	.....	.....	.....	.....	.....
Protective Association of America .....	18,396.81	10,978.24	.....	.....	.....	.....	.....	.....
Protective Association of Canada .....	53.60	Nil	62.00	Nil	41.69	Nil	112.50	Nil
Phoenix Assurance Company, Limited .....	54.08	Nil	13.35	42.85	.....	.....	5,336.00	1,340.43
Prudential Assurance Company, Limited .....	529.15	67.91	3,677.65	5,677.79	681.98	776.00	5,716.20	5,782.29
Royal Exchange Assurance .....	3,821.86	937.55	2,372.94	1,019.26	815.77	725.70	2,216.39	84.79
Royal Insurance Company, Limited .....	971.97	Nil	4,083.22	146.00	744.30	41.18	11.11	Nil
Railway Passengers' Assurance Company .....	2,174.10	2,034.21	(Combined)	.....	35.00	.....	21.75	Nil
Sun Insurance Office, Limited .....	12,821.89	4,284.08	70.00	Nil	4,43	.....	.....	.....
Scottish Metropolitan Assurance Company, Limited .....	30.00	Nil	4,875.16	2,698.84	350.60	Nil	4,423.76	Nil
Travelers' Insurance Company .....	1,151.15	15.50	.....	.....	161.40	Nil	35.00	.....
Toronto General Insurance Company .....	8,236.29	7,273.25	10,013.63	7,161.41	259.89	21.75	10.00	Nil
Union Marine & General Insurance Company, Limited .....	5,055.82	1,330.52	1,050.56	1,577.61	2,265.57	7,967.93	15,526.50	3,141.11
Union Insurance Society of Canton, Limited .....	1,834	18.75	4.71	Nil	5.00	.....	.....	.....
United States Fidelity & Guaranty, Company .....	244.44	Nil	80.90	50.00	682.44	5.00	24.05	Nil
Western Assurance Company .....	3,770.39	4,618.18	(Combined)	.....	780.08	207.25	74.15	.....
Yorkshire Insurance Company, Limited .....	1,019.67	50.28	463.83	21.71	1,335.64	276.15	.....	.....
Zurich General Accident & Liability Assurance Company, Limited.	\$307,370.95	\$182,548.56	\$ 62,241.24	\$ 40,307.44	\$ 47,470.80	\$ 26,066.79	\$ 111,338.94	\$ 29,750.78

Figures in italics denote red ink figures.

**ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING BURGLARY, PLATE GLASS AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1933.**

**SUPERINTENDENT OF INSURANCE**

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Name of Company	Burglary		Plate Glass		Miscellaneous	
	Premiums	Losses	Premiums	Losses	Premiums	Losses
Alliance Assurance Company, Limited .....	\$ 233.77	Nil	\$ 508.25	\$ 115.40	\$ 30.55	Nil
Aetna Insurance Company, Limited .....	..... 5.00	Nil	..... 137.90	..... Nil	2,786.02	\$ 2,790.35
Atlas Assurance Company, Limited .....	.....	.....	.....	.....	71.25	Nil
Alliance Insurance Company of Philadelphia .....	.....	.....	.....	.....	885.19	742.69
American Alliance Insurance Company, Newark, N.J. ....	.....	.....	.....	.....	282.89	101.52
American Insurance Company .....	.....	.....	.....	.....	3.62	26.90
Boston Insurance Company .....	.....	.....	.....	.....	103.06	8.83
British Northwestern Fire Insurance Company .....	..... 57.50	Nil	.....	.....	368.81	28.50
British Canadian Insurance Company .....	..... 30.00	Nil	..... 297.31	..... 217.49	.....	.....
British Empire Assurance Company .....	..... 35.00	Nil	..... 47.00	..... 71.54	73.44	48.75
British America Assurance Company .....	..... 402.99	\$ 273.06	..... 470.81	..... 546.36	1,211.32	546.36
Boiler Inspection and Insurance Company of Canada .....	.....	.....	..... 1,375.40	..... 559.31	3,924.95	523.88
Casualty Company of Canada .....	..... 652.45	262.32	.....	.....	.....	.....
County Fire Insurance Company of Philadelphia .....	.....	.....	.....	.....	70.73	25.38
Continental Casualty Company .....	..... 174.98	100.00	..... 484.98	..... 74.15	.....	.....
Century Insurance Company, Limited .....	..... 55.00	Nil	..... 90.14	..... 32.00	195.82	48.82
Connecticut Fire Insurance Company .....	..... 155.22	Nil	.....	.....	.....	.....
Canadian Fire Insurance Company .....	..... 5,418.06	1,559.55	..... 1,029.83	..... 1,266.75	284.09	35.30
Canadian Indemnity Company .....	..... 3,632.35	11.2.12	..... 898.16	..... 402.65	1,683.05	86.29
Columbia Insurance Company .....	.....	.....	.....	.....	5.85	.....
Continental Insurance Company .....	..... 449.43	412.98	..... 485.13	..... 339.12	31.80	98.85
Canada Security Assurance Company, Limited .....	..... 9.28	Nil	..... 319.00	..... 74.89	92.96	5.00
Commercial Union Assurance Company .....	..... 211.68	Nil	..... 18.17	..... Nil	.....	.....
Canadian Accident & Fire Assurance Company .....	..... 696.93	106.10	..... 279.12	..... 79.50	25.00	.....
Canadian Surety Company .....	.....	.....	.....	.....	1,451.37	199.38
Central Canadian Insurance Company .....	.....	.....	.....	.....	530.29	.....
Dominion Fire Insurance Company .....	.....	.....	..... 687.32	..... 687.32	.....	.....
Dominion Fire Insurance Company .....	..... 1,035.85	182.61	..... 1,554.43	..... 1,180.38	130.00	.....
Eagle, Star & British Dominions Insurance Company .....	.....	.....	..... 299.00	..... 213.21	.....	.....
Employers' Liability Assurance Corporation, Limited .....	..... 1,255.35	304.08	..... 1,323.34	..... 642.47	24.50	Nil
Equitable Fire & Marine Insurance Company .....	.....	.....	.....	.....	39.16	.....
Firemen's Insurance Company of Newark, N.J. ....	.....	.....	.....	.....	27.74	2.50
Firemen's Fund Insurance Company .....	..... 446.27	80.70	..... 366.39	..... 83.45	58.10	.....
Fidelity Insurance Company of Canada .....	.....	.....	..... 292.28	.....	119.55	.....
Fidelity & Casualty Company of New York .....	.....	.....	.....	.....	Nil	.....
Fire Association of Philadelphia .....	.....	.....	.....	.....	61.00	120.65
Fidelity Phoenix Fire Insurance Company of New York .....	.....	.....	.....	.....	886.92	305.31
First American Fire Insurance Company .....	.....	.....	.....	.....	430.26	.....

Name of Company	Burglary		Plate Glass		Miscellaneous	
	Premiums	Losses	Premiums	Losses	Premiums	Losses
General Insurance Company of America .....	\$ 183.25	\$ 15.15	\$ 542.56	\$ 372.37	\$ 400.72	\$ 76.82
Guardian Insurance Company of Canada .....	.....	26.00	.....	Nil	491.52	Nil
Great American Insurance Company .....	.....	.....	.....	.....	582.22	Nil
Grain Insurance & Guarantee Company .....	2,739.12	973.79	.....	.....	3,225.24	1,141.98
Glens Falls Insurance Company .....	4,366.72	385.12	2,309.44	1,333.95	14,052.95	6,476.73
General Accident Assurance Company of Canada .....	448.81	72.25	89.92	30.63	5,614.58	26.99
General Accident, Fire & Life Assurance Corporation, Limited .....	266.10	Nil	291.70	118.57	254.20	9.50
General Casualty Insurance Company of Paris .....	.....	.....	502.04	439.79	.....	.....
General Casualty Company of America .....	390.70	3.82	249.14	140.94	151.91	Nil
Globe Indemnity Company of Canada .....	.....	.....	.....	.....	439.39	238.88
Hartford Fire Insurance Company .....	365.09	279.10	169.36	50.08	.....	.....
Hartford Accident & Indemnity Company .....	.....	.....	.....	.....	1,183.10	250.00
Hartford Livestock Insurance Company .....	.....	.....	.....	.....	658.78	1,926.00
Home Insurance Company of New York .....	.....	.....	.....	.....	25.91	39.63
Hardware Dealers' Mutual Fire Insurance Company .....	.....	.....	.....	.....	4.70	Nil
Home Assurance Company of Canada .....	.....	.....	118.00	Nil	.....	.....
Imperial Guarantee & Accident Insurance Company of Canada .....	43.28	Nil	78.38	.....	.....	.....
Insurance Company of the State of Pennsylvania .....	.....	.....	.....	.....	11.71	Nil
Imperial Assurance Company .....	.....	.....	.....	.....	3,057.78	1,266.53
Insurance Company of North America .....	145.00	Nil	131.88	Nil	.....	.....
Imperial Insurance Office .....	582.10	85.00	2,141.32	939.62	439.36	398.96
Indemnity Insurance Company of North America .....	.....	.....	497.83	383.41	.....	.....
Lumbermen's Mutual Casualty Company .....	.....	.....	27.35	.....	136.44	Nil
London Assurance Corporation .....	.....	.....	.....	.....	.....	.....
Law, Union & Rock Insurance Company .....	43.41	.42	27.68	15.77	16.40	Nil
Liverpool & London & Globe Insurance Company, Limited .....	366.53	142.95	250.97	396.55	68.71	42.00
London Guarantee & Accident Company, Limited .....	353.28	Nil	.....	.....	.....	.....
London Provincial Marine & General Insurance Company, Limited .....	153.60	6.80	1,227.91	351.72	.....	.....
London & Lancashire Guarantee & Accident Company of Canada .....	135.72	Nil	356.89	21.80	.....	.....
London & Scotish Assurance Corporation, Limited .....	.....	.....	.....	.....	10.00	.....
Mercury Insurance Company .....	.....	.....	.....	.....	325.91	.....
Metropolitan Casualty Insurance Company .....	300.60	Nil	206.76	225.64	.....	.....
Maryland Casualty Company .....	.....	.....	30.85	Nil	3,867	Nil
Mill Owners Mutual Fire Insurance Company of Iowa .....	.....	.....	.....	.....	709.67	67.25
Michigan Fire & Marine Insurance Company .....	.....	.....	.....	.....	4.78	Nil
Motor Union Insurance Company, Limited .....	.....	.....	.....	.....	6.12	Nil
Minnesota Implement Mutual Fire Insurance Company .....	.....	.....	137.82	231.85	.....	.....
Merchants' & Traders' Assurance Company .....	.....	.....	.....	.....	25.91	39.63
Northwestern National Insurance Company .....	.....	.....	664.25	164.58	55.58	191.10
					25.20	.....

Norwich Union Fire Insurance Society, Limited .....	194.84	446.42	197.89	1,557.77
National Surety Corporation .....	83.91	.....	1,059.40	223.95
National Fire Insurance Company .....	.....	.....	38.15	6.00
National Union Fire Insurance Company .....	.....	.....	389.19	1,127.16
North River Insurance Company .....	.....	.....	35.00	9.00
Niagara Fire Insurance Company .....	31.50	1,461.43	370.04	276.55
Northern Assurance Company, Limited .....	374.49	.....	370.04	30.00
North British & Mercantile Insurance Company, Limited .....	379.35	146.20	5.03	Nil
North Empire Fire Assurance Company .....	42.25	.....	485.55	182.25
New York Underwriters' Insurance Company .....	.....	.....	Nil	34.14
National Provincial Insurance Company, Limited .....	92.75	11.50	1.17	.....
National Plate Glass Insurance Company, Limited .....	1,24.93	Nil	1,197.68	674.48
Occidental Fire Insurance Company .....	73.20	Nil	286.59	227.74
Ocean Accident & Guarantee Corporation .....	.....	.....	101.54	125.00
Portage la Prairie Mutual Insurance Company .....	.....	.....	2,300.41	688.70
Providence-Washington Insurance Company .....	.....	.....	127.29	2,337.48
Phoenix Insurance Company .....	.....	.....	Nil	512.90
Philadelphia Fire & Marine Insurance Company .....	.....	.....	6.00	Nil
Phoenix Assurance Company, Limited .....	65.80	Nil	381.04	13.77
Prudential Assurance Company, Limited .....	114.25	Nil	190.59	76.76
Pearl Assurance Company, Limited .....	67.60	581.00	137.58	9.72
Quebec Fire Assurance Company .....	.....	.....	Nil	279.27
Queen Insurance Company of America .....	.....	.....	55.90	Nil
Royal Exchange Assurance .....	187.44	180.10	12.00	Nil
Reliance Insurance Company of Canada .....	.....	.....	2.34	Nil
Retail Hardware Mutual Fire Insurance Company .....	369.80	1.10	235.80	.....
Royal Insurance Company, Limited .....	371.04	Nil	1,052.60	159.78
Railway Passengers' Assurance Company .....	.....	.....	133.33	311.37
Springfield Fire & Marine Insurance Company .....	.....	.....	25.91	39.63
Sentinel Fire Insurance Company .....	42.55	Nil	.....	6.00
Sun Insurance Office, Limited .....	.....	.....	181.07	Nil
Scottish Metropolitan Assurance Company, Limited .....	.....	.....	131.37	73.79
St. Paul Fire & Marine Insurance Company .....	.....	.....	Nil	1.53
Travelers' Fire Insurance Company .....	671.21	33.15	49.50	49.50
Toronto General Insurance Company .....	655.33	Nil	.....	.....
Union Marine & General Insurance Company, Limited .....	22.50	Nil	.....	.....
Union Insurance Society of Canton, Limited .....	293.62	107.20	138.15	58.63
United Firemen's Insurance Company of Philadelphia .....	.....	.....	.....	284.92
United States Fidelity & Guaranty Company .....	1,477.81	698.30	548.60	5.85
United Assurance Society, Limited .....	14.53	Nil	54.86	102.22
United States Fire Insurance Company .....	.....	.....	Nil	Nil
Wawanesa Mutual Insurance Company .....	.....	.....	38.62	872.92
Westchester Fire Insurance Company .....	.....	.....	128.49	279.61
Western Assurance Company .....	20.00	Nil	.....	45.31
World Fire & Marine Insurance Company .....	185.80	2.00	1,182.25	284.92
Zurich General Accident & Liability Assurance Company, Limited .....	775.97	306.22	260.82	1,222.99
			445.38	959.29
			29.01	.....
			260.82	.....
			1,182.25	.....
			29.01	.....
			260.82	.....
			445.38	.....
			29.01	.....
			260.82	.....
			1,182.25	.....
			29.01	.....
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GOVERNMENT OF THE PROVINCE OF ALBERTA  
OFFICE OF THE FIRE COMMISSIONER  
TREASURY DEPARTMENT

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EDMONTON, MAY 1, 1934.

TO THE HONOURABLE R. G. REID,  
*Provincial Treasurer of Alberta,*  
Edmonton, Alberta.

SIR:

I have the honour to submit herewith the Fourteenth Annual Report of the operations of the Office of the Fire Commissioner, covering the period from January 1st to December 31st, 1933, pursuant to Section 35, Chapter 34, 1926 (The Fire Prevention Act.)

It is very gratifying for the second year in succession to be enabled to report a reduction in the destruction of property in the Province by fire over that occasioned the previous year. Last year, covering the operations of the Department for the year ending December 31, 1932, I was able to report a reduction in loss for that year of over half a million dollars. This year I am able to report a reduction in the loss in 1933 as against the year 1932 of over one million dollars, or to be exact, a reduction of \$1,059,879.24. During the year 1933, 1,737 fires were reported, aggregating a loss of \$1,367,280.06, to which has been added 5% following the usual practise to account for losses unreported, making a total loss for the year of 1,823 fires as against 1,937 in 1932, aggregating a loss of \$1,435,612.56, compared with a loss of \$2,495,491.80 the previous year. It is interesting to note the actual number of fires which occurred during the year is not reduced over the previous year to the extent that the fire loss is reduced. In other words, there were almost as many fires in 1933 as there were the previous year, or in fact, more fires than there were in a number of previous years when the loss was considerably greater. This would indicate, I submit, that while greater precaution is being taken to prevent fire, still greater precaution is being taken to control its ravages. The fires that did occur did not assume the proportions or cause the destruction that was the case in former years.

Not only was the fire loss of the Province last year the lowest on record for the last fourteen years, but the loss was also substantially less for the Dominion. The figures that have come to the Department indicate the reduction for Canada was between three and four million dollars. To what can this general decline be ascribed? None, surely, will doubt the opinion that the decline speaks well in favour of the activities in fire prevention. There may, however, be some argument as to the probable cause, and while investigations, inspections and educational activities are, beyond any doubt, bearing fruit and are effective in lowering losses, it would also appear the low losses this year indicate what the Department has from time to time ascribed—that the annual loss generally results from wanton carelessness. Insurance records indicate that during the past year less insurance was being carried by the public, and in like proportion greater care to prevent fire was taken. This in itself tells the tale, i.e., when adequate insurance protection is available, care against the ravages of

fire is not practised to nearly the same extent as when only minimum coverage is afforded, for financial reasons. I believe the reduction in the loss during the year 1933 can be summed up as a result of rigorous investigation and inspection, education of the public against the ravages of fire, and inability to secure full insurance protection on account of the financial depression.

However low the loss may be this year as compared with that of former years, one and a half million dollars is too high a price to pay for carelessness and disregard of the simplest precautions against fire. Many of the 1,823 citizens who suffered losses during the year could ill afford the loss, more especially during a time of depression. The loss in many cases meant that the result of a lifetime of toil, effort and saving had "gone up in smoke" in a few brief minutes. What, then, should be the effort when the carefully prepared statistics revealed in this report show that eight out of every ten of the fires that occurred were due to carelessness in the handling of fire, or neglect in removing a fire hazard—a condition which, with a little forethought, could very easily have been rectified. It is more essential now, than ever before, when all are experiencing difficulties in finance and employment, that educational propaganda and inspection should be carried out to the greatest extent possible with a view to the elimination of carelessness, which alone will bring about a continued reduction of fire waste. To accomplish this it will be necessary that every known fire hazard wherever possible be eliminated, and means provided of ready and effective control of all conflagrations. This will eventually mean real thrift and economy, and should not only be aimed at in reducing the number and severity of fires, but it must also include the important object of reducing to the utmost limit serious suffering and fatalities occasioned by fire, for it must be remembered a destructive fire may interfere with the stabilization of employment and the health and safety of a community.

#### COMPILATION OF STATISTICS.

Statistics are compiled from loss reports filed by persons, firms or corporations having sustained a loss by fire, and also from reports submitted by Adjustment Agencies, Insurance Companies, and local assistants.

#### LEGISLATION.

During the 1933 session of the Alberta Legislature, certain amendments were made to The Fire Prevention Act, cited "The Fire Prevention Act Amendment Act, 1933," being chapter 59 of the Statutes of Alberta, 1933. The amendments came into force on the day upon which they were assented to, viz., April 11, 1933. The following is a synopsis of the amendments:

Section (2) was amended to include a definition of "owner" and "regulations" so that there may be no dispute as to what these references mean wherever they occur in the Act.

Section 21, subsection (3), prior to amendment, provided that where there was no occupant of a building constituting a fire hazard (with respect to Order to Remedy Conditions), and if the owner was absent from the Province, or his whereabouts unknown, the Fire Commissioner may himself carry out the order with the approval of the Minister, involving an expenditure of not more than \$100.00; and subsection (4), that in such a case the Commissioner, upon certifying the cost incurred to the Secretary-Treasurer of the Municipality within which the property was situate, would be reimbursed from the ordinary revenue of the Municipality.

Amendment was made to this section to provide greater facilities for enforcing compliance with Orders, when in the public interest, in cases where the owner

or occupant is unable for financial or other reasons to comply with the same. As the Act now stands, the Commissioner may himself, or any of his workmen may, enter into and upon the premises and carry out the order. The Commissioner may also cause any building materials upon the premises which are saleable to be sold at such prices and in such manner as he may deem proper, and apply the proceeds realized by such sale against the costs actually and necessarily incurred in carrying out the terms of the order. Any surplus available may be paid to the owner of the property, but in cases where the costs are in excess of the sums realized by such sale, the Commissioner, upon certifying to the Secretary-Treasurer of the Municipality the amount of the costs together with the amount, if any, received by him on account of the proceeds of a sale, shall be paid by the latter from the ordinary revenue of the Municipality, and the amount so paid shall form a special lien on the land in favour of the Municipality.

In 1931 an order was issued for the demolition of a certain building in Stettler, Alberta, where the owner was financially unable to comply with the same. Eventually the Council of the town, with permission of the owner, undertook to remove the building as a relief measure, but had they not been able to secure permission of the owner to carry out the work in this way, great difficulty would have been experienced in removing an extremely bad fire hazard. The amendment effected, therefore, was favoured accordingly as being in the public interest.

#### FIRE PREVENTION EXHIBIT—EDMONTON EXHIBITION.

During the year a Fire Prevention Exhibit was displayed at the Edmonton Exhibition, this being the fifth exhibit displayed, when in conjunction with the City of Edmonton Fire Department, two model houses, fully furnished and complete in every detail, were featured. One house displayed the "wrong way" with faulty furnace, electric wiring, and radio installations, improperly constructed building, electric wiring extensions, etc. In contrast, the "right way" was shown indicating proper construction and installations, etc. In all, thirty-two common fire hazards were graphically demonstrated. Latest fire fighting equipment was also on display in the booth, where officers were on hand to answer questions put to them by inquirers respecting fire prevention methods, fire extinguishers and their use, etc. Results proved that the service was being greatly appreciated, and judging by the number of inquiries made and the interest taken in the exhibit, it is apparent that the public are, through fire prevention work, being aroused to the necessity and importance of the subject. A similar "Exhibit" was displayed in the city of Calgary, while requests were made by the Fire Chiefs of Lethbridge and Medicine Hat to undertake similar work in those cities. This we were unable to accomplish, however, for reasons of economy.

#### FIRE PREVENTION WEEK.

During Fire Prevention Week (October 8th to 14th, 1933) officers of the Department co-operated with the various Fire Departments and other authorities throughout the Province wherever possible, in visiting schools for the purpose of making inspections. The system of inspection adopted was similar to that organized the previous year, details of which are recorded in the 1933 Annual Report of the Department. A large number of addresses respecting fire prevention were given to school classes, considerable literature distributed, and lectures given over Edmonton's two radio stations, CKUA and CJCA.

#### INVESTIGATIONS.

During 1933, fifty-six losses of suspicious origin were investigated. Twelve informations and complaints were laid and ten convictions secured—an increase of two over the previous year. Details of same will be found in Table 7 appended hereto. There was one case awaiting trial at the end of the year, and one case of arson which was tried before the District Criminal Court was found "not guilty." Three courts of inquiry were held to determine the cause and origin of certain fires.

I am again happy to record my appreciation of the co-operation extended to this Department by fire prevention authorities and investigating officers, not only in Alberta, but in the other provinces as well. Particularly do I wish to express my appreciation to the Fire Underwriters Investigation and Loss Information Bureau of Canada, The Western Canada Insurance Underwriters Association, and the Fire Prevention Branch of the Edmonton Fire Department.

#### INSPECTIONS.

As a result of economy which the Department necessarily had to practise during the year, the number of cities, towns and villages visited and inspected was considerably less than in the former year, being 102 in 1933 as against 254 in 1932. However, the personnel of the office was continually on duty during the year investigating, instructing and guarding against the many causes of fire. Eighty-nine orders, both written and verbal, for the correcting of defects found to exist were made while, in addition, thirty special inspections were made of hospitals, schools and other properties, on request. While the Department was unable to make as many personal visits to localities as in former years for the reasons stated, a very large number of hazards were eliminated by means of correspondence emanating from the office, and also with the co-operation of local assistants. While it has not been necessary to keep trace of the number of remedies effected in this way, the total must be considerable. Many of the inquiries instituted resulted from complaints directed to this office by local authorities or persons interested, in only a few cases it being found necessary to send an inspector to the scene of the hazard.

It is impossible in the space available to attempt to give in detail the numerous duties the Department is assuming in an effort to reduce the annual fire loss in the Province, but continued vigilance signifies the efforts being put forth. In so far as the public are concerned, a spectacle of charred ruins of buildings accompanied by other calamities as a result of fire is a grim reminder that all should be on the alert to guard the results of years of labour against the ravages of fire.

I very much regret to report an increase in the number of deaths by fire during the past year, being thirty, as against nine the previous year. The cleaning of clothes with gasoline or attempting to light fires with coal oil, appear to have been the chief causes of death. (See Table 8.) Unfortunately, statistics are not available as to the number of injuries resulting from fire. Reports that have reached the office, however, from various channels indicate they are very numerous.

I have the honour to be, Sir,

Your obedient servant,

HENRY BRACE,

*Fire Commissioner.*

TABLE No. 1  
A COMPARISON OF THE MONTHLY LOSSES IN 1932 AND 1933

Month.	1932		1933	
	No. of Fires	Loss	No. of Fires	Loss
January .....	187	\$ 251,523.67	143	\$ 139,626.39
February .....	184	448,266.10	186	198,542.89
March .....	153	197,855.17	172	112,279.00
April .....	136	188,866.72	152	184,861.34
May .....	180	252,617.66	146	99,796.91
June .....	126	90,486.33	128	66,241.17
July .....	151	175,336.75	144	144,891.04
August .....	143	158,304.74	131	68,336.49
September .....	128	139,023.69	123	59,121.16
October .....	166	153,758.46	125	69,161.99
November .....	140	124,269.76	116	103,104.92
December .....	151	196,349.81	171	121,286.76
Total .....	1,845	\$2,376,658.86	1,737	\$1,367,250.06
Additional 5% for unreported losses .....	92	118,832.94	86	68,362.50
	1,937	\$2,495,491.80	1,823	\$1,435,612.56

TABLE No. 2  
A BRIEF COMPARISON OF FIRE LOSSES SINCE THE PROMULGATION OF  
THE FIRE PREVENTION ACT (JULY 1st, 1919).

From July 1st, 1919 to December 31st, 1919 .....	539 fires with a loss of \$ 474,507.17
From January 1st, 1920, to December 31st, 1920 .....	807 fires with a loss of 1,054,192.55
From January 1st, 1921, to December 31st, 1921 .....	993 fires with a loss of 1,737,604.95
From January 1st, 1922, to December 31st, 1922 .....	1,482 fires with a loss of 2,052,398.98
From January 1st, 1923, to December 31st, 1923 .....	1,753 fires with a loss of 2,079,400.60
From January 1st, 1924, to December 31st, 1924 .....	1,491 fires with a loss of 2,049,503.28
From January 1st, 1925, to December 31st, 1925 .....	1,600 fires with a loss of 1,691,597.49
From January 1st, 1926, to December 31st, 1926 .....	1,764 fires with a loss of 2,208,619.79
From January 1st, 1927, to December 31st, 1927 .....	1,845 fires with a loss of 2,338,777.92
From January 1st, 1928, to December 31st, 1928 .....	2,468 fires with a loss of 3,737,619.56
From January 1st, 1929, to December 31st, 1929 .....	2,148 fires with a loss of 4,274,329.48
From January 1st, 1930, to December 31st, 1930 .....	2,055 fires with a loss of 3,111,350.58
From January 1st, 1931, to December 31st, 1931 .....	2,067 fires with a loss of 3,131,728.67
From January 1st, 1932 to December 31st, 1932 .....	1,937 fires with a loss of 2,495,491.80
From January 1st, 1933, to December 31st, 1933 .....	1,823 fires with a loss of 1,435,612.56
Total of .....	25,375 fires with a loss of \$34,502,735.38

TABLE No. 3  
CLASSIFICATION OF PROPERTY AND DAMAGE TO EACH

Property	No. of Fires	Damage
Apartments, Blocks and Rooming Houses .....	54	\$ 18,499.41
Automobiles .....	32	3,582.35
Barns and Stables .....	127	55,359.56
Bakeries .....	3	4,125.00
Barber Shops and Pool Rooms .....	11	12,092.45
Banks .....	4	285.35
Blacksmith Shops .....	2	1,206.67
Chicken Houses .....	17	2,703.04
Churches and Convents .....	16	2,730.65
Coal-mining Property .....	2	55,150.00
Club Rooms and Public Halls .....	18	7,419.30
Dwellings .....	1,010	486,826.63
Elevators .....	6	9,862.47
Factories .....	8	18,950.55
Garages .....	79	29,861.93
Granaries .....	24	4,873.55
Hospitals .....	2	10,200.40
Hotels .....	32	42,914.64
Laundries, Cleaning, Pressing and Dyeing .....	4	1,324.46
Lumberyards and Camps .....	5	12,100.10
Oil Refining and Wells .....	3	16,312.70
Offices .....	18	32,950.48
Power Houses .....	3	410.00
Printing Establishments .....	3	2,557.67
Restaurants .....	15	20,215.29
Railway Properties .....	4	8,823.07
Schools .....	20	25,590.07
Stores .....	146	407,650.66
Theatres .....	3	1,595.88
Warehouses and Storage .....	33	42,585.24
Miscellaneous .....	33	28,490.49
Total .....	1,737	\$1,367,250.06

TABLE No. 4

## CLASSIFICATION AND CAUSES OF PROPERTY BURNED IN 1933

Property.	Causes.	No. of Fires
BAKERIES, 3:		
Frame .....	3 Undetermined .....	3
BARNs, 127:		
Frame .....	117 Ashes near building .....	2
Log .....	Children playing with matches .....	9
	Careless smokers .....	10
	Defective chimney .....	2
	Defective heater .....	1
	Defective wiring .....	1
	Exposure .....	1
	Gasoline explosion .....	1
	Lightning .....	9
	Overheated stoves .....	2
	Overturned lanterns .....	3
	Prairie and stubble fires .....	1
	Sparks from chimney .....	8
	Spontaneous combustion .....	7
	Suspected incendiary .....	2
	Undetermined .....	68
BANKS, 4:		
Frame .....	3 Exposure .....	3
Stone .....	1 Undetermined .....	1
BARBER SHOPS AND POOL HALLS, 11:		
Brick .....	2 Careless smoker .....	2
Frame .....	8 Defective electrical appliance .....	1
Metal-clad .....	1 Defective wiring .....	1
	Exposure .....	1
	Natural gas explosion .....	2
	Overheated stove .....	1
	Undetermined .....	3
BLACKSMITH SHOPS, 2:		
Frame .....	2 Flame from blowtorch .....	1
	Undetermined .....	1
BLOCKS, APARTMENTS AND ROOMING HOUSES, 54:		
Brick .....	30 Ashes near building .....	1
Brick Veneer .....	3 Careless disposal of cigarette .....	16
Frame .....	20 Careless use of electrical appliance .....	1
Stucco .....	1 Coal gas explosion .....	1
	Defective wiring .....	8
	Defective chimney .....	2
	Defective radiant .....	1
	Defective coal oil stove .....	1
	Defective radio .....	1
	Exposure .....	7
	Ignition of curtains .....	1
	Ignition of cleaning fluid .....	1
	Ignition of match in clothing .....	1
	Natural gas explosion .....	4
	Overheated chimney .....	3
	Spark from incinerator .....	1
	Undetermined .....	4
CHICKEN HOUSES, 17:		
Frame .....	16 Ashes near building .....	2
Log .....	1 Defective stove .....	1
	Exposure .....	1
	Ignition of incubator .....	1
	Overheated brooder .....	1
	Overheated stove .....	1
	Spark from incinerator .....	1
	Suspected incendiary .....	1
	Undetermined .....	8
CHURCHES AND CONVENTS, 16:		
Brick .....	6 Defective chimney .....	1
Frame .....	9 Defective gas radiant .....	1
Stone .....	1 Exposure .....	1
	Lightning .....	5
	Overheated gas radiant .....	1
	Overheated furnace .....	3
	Spontaneous Combustion .....	1
	Undetermined .....	2
	Woodwork exposed to radiant .....	1
COAL-MINING PROPERTY, 2:		
Frame .....	2 Spontaneous combustion .....	1
	Undetermined .....	1
CLUBS AND PUBLIC HALLS, 18:		
Brick .....	4 Careless smokers .....	3
Frame .....	14 Exposure .....	2
	Incendiary .....	2
	Lightning .....	1
	Overheated chimneys .....	2
	Overheated furnace .....	1
	Stove igniting film .....	1
	Undetermined .....	6

TABLE No. 4—Continued

Property.	Causes.	No. of Fires
CLEANING, PRESSING AND LAUNDRY, 4:		
Frame .....	1 Exposure .....	1
Brick Veneer .....	1 Spontaneous combustion of clothing .....	1
Brick .....	2 Spark from stove .....	1
	Undetermined .....	1
DWELLINGS, 1010:		
Frame .....	899 Ashes near building .....	13
Stucco .....	47 Combustible material near flame .....	3
Log .....	33 Careless smokers .....	152
Brick .....	28 Children playing with matches .....	29
Brick Veneer .....	3 Clothing, etc., near heaters .....	24
	Defective furnaces, fireplaces, etc. ....	19
	Defective wiring .....	29
	Defective chimneys, stove pipes, etc. ....	106
	Exposure .....	46
	Explosion of lamps .....	8
	Explosion of gasoline .....	11
	Explosion of coal gas .....	6
	Ignition of boiling fat on stove .....	9
	Explosion of natural gas .....	11
	Ignition of festive decorations .....	3
	Incendiary .....	5
	Incendiary suspected .....	1
	Lightning .....	21
	Matches igniting .....	20
	Miscellaneous causes .....	37
	Overheated electrical appliance .....	22
	Overheated chimneys, etc. ....	68
	Overheated stoves and heaters .....	52
	Overturned lamps .....	4
	Sparks from chimney .....	15
	Sparks from stoves and fireplaces .....	55
	Thawing pipes with torch .....	5
	Undetermined .....	236
ELEVATORS, 6:		
Frame .....	6 Lightning .....	1
	Overheated tester .....	2
	Short circuit .....	1
	Undetermined .....	2
FACTORIES, 8:		
Brick .....	3 Exposure .....	1
Frame .....	5 Friction at motor .....	2
	Undetermined .....	5
GARAGES & AUTOMOBILES, 111:		
Brick .....	9 Auto back fired .....	6
Frame .....	59 Careless smokers .....	2
Log .....	3 Clothing too near heater .....	2
Metal-clad .....	3 Children playing with matches .....	3
Stucco .....	4 Defective chimney .....	4
Tile .....	1 Defective wiring .....	3
Automobiles .....	32 Explosion .....	1
	Exposure .....	5
	Flame from blowtorch .....	4
	Leaking gasoline .....	8
	Lightning .....	1
	Overheated stove .....	5
	Overheated radiant .....	2
	Overheated engines .....	2
	Spark from chimney .....	3
	Spontaneous combustion .....	1
	Suspected incendiary .....	8
	Tire placed too near furnace .....	1
	Short circuit .....	18
	Undetermined .....	32
GRANARIES, 24:		
Frame .....	23 Ashes near building .....	1
Log .....	1 Burning straw near building .....	1
	Children playing with matches .....	1
	Exposure .....	2
	Grass fire .....	3
	Overturned lantern .....	1
	Sparks from chimney .....	2
	Suspected incendiary .....	1
	Undetermined .....	12
HOSPITALS, 2:		
Frame .....	2 Defective chimney .....	1
	Overheated stove pipe .....	1
HOTELS, 32:		
Brick .....	19 Careless smokers .....	19
Concrete .....	1 Defective wiring .....	2
Frame .....	11 Defective chimney .....	2
Metal-clad .....	1 Exposure .....	1
	Overheated furnace .....	1
	Spontaneous combustion .....	1
	Undetermined .....	6

TABLE No. 4—Continued

Property.	Causes.	No. of Fires
LUMBERYARDS AND CAMPS, 5:		
Frame .....	5 Exposure .....	1
	Undetermined .....	4
MISCELLANEOUS, 33:		
Brick .....	2 Careless smokers .....	7
Concrete .....	1 Children playing with matches .....	3
Frame .....	15 Exposure .....	4
Log .....	2 Lightning .....	1
Metal-clad .....	1 Overheated chimney .....	5
Miscellaneous .....	9 Overheated stove pipe .....	4
Stucco .....	2 Suspected incendiary .....	1
	Undetermined .....	8
OIL REFINING AND WELLS, 3:		
Metal-clad .....	2 Explosion .....	1
Tank .....	1 Exposure .....	1
	Undetermined .....	1
OFFICES, 18:		
Brick .....	12 Careless smokers .....	1
Concrete .....	1 Defective oil stove .....	1
Frame .....	5 Defective wiring .....	1
	Explosion .....	1
	Explosion of torch .....	1
	Exposure .....	6
	Ignition of alcohol lamp .....	1
	Overheated electrical appliance .....	1
	Overturned blowtorch .....	1
	Thawing pipes with torch .....	2
	Undetermined .....	2
POWER HOUSE, 3:		
Frame .....	3 Burning rubbish .....	1
	Undetermined .....	2
PRINTING ESTABLISHMENTS, 3:		
Brick .....	2 Exposure .....	1
Frame .....	1 Spark from burning rubbish .....	1
	Undetermined .....	1
RAILWAY PROPERTY, 4:		
Brick .....	2 Live coals near property .....	1
Miscellaneous .....	2 Defective chimney .....	1
	Sparks from burning rubbish .....	1
	Undetermined .....	1
RESTAURANTS, 15:		
Brick .....	4 Careless smoker .....	1
Frame .....	11 Defective chimney .....	1
	Defective wiring .....	1
	Exposure .....	4
	Overheated stove .....	2
	Spark from chimney .....	1
	Undetermined .....	5
SCHOOLS, 20:		
Brick .....	2 Careless disposal of cigarette .....	1
Frame .....	17 Defective chimney .....	1
Log .....	1 Defective gas connection .....	1
	Exposure .....	1
	Grass Fire .....	1
	Overheated chimney .....	1
	Spark from chimney .....	3
	Undetermined .....	11
STORES, 146:		
Brick .....	44 Ashes near building .....	1
Brick Veneer .....	7 Blankets placed over heat register .....	1
Concrete .....	3 Careless smokers .....	14
Frame .....	85 Defective chimney .....	9
Metal-clad .....	2 Defective wiring .....	7
Stone .....	3 Exposure .....	33
Stucco .....	2 Gasoline explosion .....	1
	Live coals falling from heaters .....	2
	Miscellaneous causes .....	13
	Natural gas explosion .....	1
	Overheated stoves, etc. ....	5
	Sparks from chimney .....	1
	Suspected incendiary .....	2
	Undetermined .....	56
THEATRES, 3:		
Brick .....	2 Careless smokers .....	1
Frame .....	1 Exposure .....	1
	Ignition of film in motion picture machine .....	1
WAREHOUSES, 33:		
Brick .....	8 Careless smoker .....	1
Concrete .....	1 Defective electrical appliances .....	2
Frame .....	22 Defective wiring .....	2
Metal-clad .....	2 Exposure .....	3
	Gasoline explosion .....	1
	Miscellaneous causes .....	3
	Overheated chimney .....	1
	Overheated stove .....	1
	Sparks from chimney .....	1
	Sparks from burning rubbish .....	2
	Undetermined .....	16

TABLE No. 5

LOSSES CAUSED BY LIGHTNING IN 1933, AND LOCATION OF FIRE

Location.	Class of Building.	Occupancy.	Damage.
Amisk	Frame	Barn	\$ 50.00
Beverly	Frame	Dwelling	25.00
Balzac	Frame	Hall	4,000.00
Castor	Frame	Dwelling	30.00
Chancellor	Frame	Dwelling	57.50
Camrose	Brick	Church	150.00
Calmar	Frame	Barn	18.50
Clandonald	Frame	Dwelling	3.25
Castor	Frame	Barn	150.00
Calgary	Frame	Dwelling	320.43
Calgary	Frame	Dwelling	89.50
Calgary	Frame	Dwelling	50.00
Dewinton	Frame	Church	1,000.00
Drumheller	Frame	Dwelling	45.00
Edmonton	Frame	Dwelling	50.00
Edmonton	Frame	Dwelling	85.00
Edmonton	Frame	Church	22.20
Edmonton	Frame	Dwelling (Radio)	19.00
Granum	Frame	Church	160.00
Hardisty	Frame	Dwelling	150.00
Iron Springs	Frame	Barn	15.00
Mayerthorpe	Frame	Elevator	63.97
Morrin	Frame	Dwelling	700.00
Milk River	Frame	Barn	2,750.00
Olds	Frame	Dwelling	1,190.25
Ponoka	Frame	Church	18.00
Red Deer	Frame	Dwelling	32.50
Red Deer	Frame	Dwelling	3.50
Red Deer	Frame	Dwelling	15.00
St. Albert	Frame	Garage	15.00
Sundre	Frame	Barn	331.23
St. Paul	Frame	Dwelling	15.00
Sunnynook	Frame	Dwelling	2,400.00
Strome	Frame	Barn	200.00
Therien	Log	Barn	366.00
Willingdon	Frame	Dwelling	704.15
6-3-15-W. 4th	Frame	Barn	900.00
Total			<u>\$16,174.98</u>

TABLE No. 6

## INSPECTIONS AND ORDERS ISSUED

Number of Cities, Towns and Villages visited and inspected	102
Number of orders issued to remedy conditions:	
Written	*21
Verbal	68
CHARACTER OF ORDERS (Written):	
Buildings condemned and ordered demolished	2
Correct defective wiring	2
Discontinue use of defective welding apparatus	1
Provide fire extinguishers	4
Put alarm bell in order	2
Remove wooden flooring in garage and replace with concrete	2
Remove piled lumber from side of building	1
Repair buildings	2
To change gasoline storage	5
SPECIAL INSPECTIONS:	
Hospitals	3
Schools	15
Other properties	12
	<u>30</u>

TABLE No. 7

## FIRE INVESTIGATIONS

Number of cases investigated	56	Causes assigned	22
Number of informations laid	12	Under investigation	4
Number of convictions	10	Undetermined	10
Dismissals and withdrawn	1	Incendiary	12
Awaiting trial	1	Incendiary suspected	8

Convictions:  
 Arson, 1—Three years at hard labour.  
 Arson, 1—Three years at hard labour.  
 Arson, 1—Two years at hard labour.  
 Arson, 1—One year at hard labour.  
 Arson, 1—Two years suspended sentence.

Fraud, 1—Six months.  
 Fraud, 1—Three months.  
 Fraud, 1—Two months at hard labour.  
 Theft, 1—Six months.  
 Conspiracy, 1—Six months at hard labour.

Number of days engaged (2 investigators 6 months, 1 investigator full time) ..... 332

Mileage by car (including inspections) ..... 8,678  
 Mileage by team and livery ..... 100  
 Mileage by train ..... 1,268

Total Mileage ..... 10,046

## TABLE No. 8

## DEATHS CAUSED BY FIRE, 1933

- February 23rd—Martha E. Mellors, of Rocky Mountain House, Alberta, aged 40 years. Cleaning clothes with gasoline when explosion occurred, igniting clothing. Died from shock and burns.
- March 11th—Charlotte Rolfstad, of La Glace, Alberta, aged 6 years. Suffocation by smoke when dwelling was totally destroyed by fire.
- March 11th—Jacob Carstian Rolfstad, of La Glace, Alberta, aged 4 years. Suffocation by smoke when dwelling was totally destroyed by fire.
- March 11th—Kato Palmer Rolfstad, of La Glace, Alberta, aged 1 year. Suffocation by smoke when dwelling was totally destroyed by fire.
- March 12th—Edythe Hambleton, of Rocky Mountain House, Alberta, aged 42 years. Cleaning clothes with gasoline when explosion occurred, igniting clothing. Died from shock and burns.
- March 27th—Rachell Scott, of Taber, Alberta, aged 73 years. Burnt to death when dwelling was totally destroyed by fire.
- March 31st—Vera May Bennefield, of Hardisty, Alberta, aged 9 years. Clothing ignited, died from shock. Probably playing with fire.
- April 14th—Marguerite Devalewola (Devaleriola), of Morrin district, Alberta, aged 17 years. Death from burns as a result of prairie fire.
- April 14th—Ellen Devalewola (Devaleriola), of Morrin district, Alberta, aged 11 years. Death from burns as a result of prairie fire.
- April 15th—Mamie Devalewola, of Drumheller, Alberta, aged 52 years. Death from shock and burns as a result of prairie fire.
- April 15th—Cecelia Patras, of Calgary, Alberta, aged 36 years. Cleaning clothes with gasoline when explosion occurred, igniting clothing and dwelling, which was partially destroyed.
- April 24th—Sadie Cully, of Edmonton, Alberta, aged 11 years. Lighting fire with gasoline when explosion occurred, igniting clothing and dwelling. Died from extensive body burns.
- May 11th—Forest Jasman, of Macleod, Alberta, aged 9 years. Suffocated by smoke when dwelling was destroyed by fire.
- May 20th—Dagny H. Christenson, of Tilley, Alberta, aged 1 years. Father lighting fire with coal oil, explosion occurred, igniting child's clothing. Died from burns.
- June 12th—Eugene L. Wymer, of Okotoks district, aged 6 years. Burnt to death when in barn, which was totally destroyed by fire.
- June 16th—Dorothy Stead, of Rocky Mountain House, Alberta, aged 3 years. Severe burns when dwelling was destroyed by fire. Died from shock.
- June 19th—Roy Albert Wheeler, of Westlock, Alberta, aged 8 years. Severe burns when dwelling was destroyed by fire. Died from burns.
- June 23rd—Engelbert Landmark, of Lethbridge, Alberta, aged 36 years. Lighting fire with coal oil, explosion occurred, igniting his clothes. Died from burns.
- June 27th—Raymond Nason, of Lethbridge, Alberta, aged 26 years. Lighting fire with coal oil, explosion occurred, causing fire when dwelling was destroyed. Burnt to death.
- July 10th—Alwild M. Sawyer, of Lacombe, Alberta, aged 24 years. Lighting fire with coal oil, explosion occurred when dwelling was partially destroyed by fire. Died from extensive burns.
- August 14th—Roger John Sullivan, of Oyen district, Alberta, aged 3 years. Died from suffocation in burning building.
- August 26th—Lillian Louise Lotan, of Wainwright, Alberta, aged 4 years. Burned to death when dwelling was totally destroyed by fire.
- August 26th—Eileen Roberta Lotan, of Wainwright, Alberta, aged 18 months. Burnt to death when dwelling was totally destroyed by fire.
- September 14th—Wilma F. Schraber, of Rowley district, Alberta, aged 15 years. Lighting fire with coal oil, explosion occurred totally destroying dwelling. Burnt to death.
- October 18th—Olga Rosa, of Prosperity, Alberta, aged 2 years. Clothing caught fire when playing with matches. Extensive body burns.
- October 29th—Jessie Ann Cameron, of Calgary, Alberta, aged 45 years. Lighting fire with coal oil, explosion occurred, igniting clothing and dwelling. Died from extensive burns.
- December 3rd—Maryett Scott, of Travers, Alberta, aged 86 years. Died from shock. Clothing caught fire as a result of oil lamp, which had been placed on a chair, being knocked over.
- December 11th—Wesley Treadler, of Whitecourt, Alberta, aged 10 years. Burnt to death when dwelling was totally destroyed by fire.
- December 28th—Thomas Bucknell, of Rimley, Alberta, aged 84 years. Burnt to death when dwelling was totally destroyed by fire.
- December 28th—Sam Aronitz, of Vegreville, Alberta, aged 3 years. Burnt to death in burning building.









